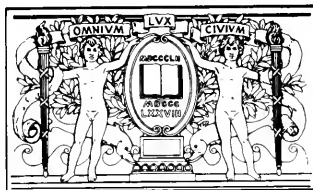


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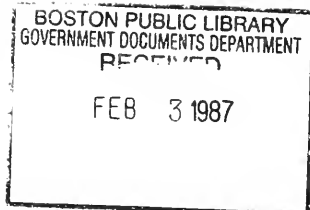
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APPLICATION FOR DESIGNATION
OF THE
GROVE HALL - ROXBURY
COMMERCIAL AREA REVITALIZATION DISTRICT

City of Boston
Kevin H. White, Mayor

Boston Redevelopment Authority
Robert J. Ryan, Director

42
BR

COMMERCIAL AREA REVITALIZATION DISTRICT PLAN

1. CARD Plan
2. Affidavit of Public Hearing
3. City Council Resolution
4. Opinion of Counsel

GROVE HALL - ROXBURY

Commercial Area Revitalization District (CARD)

Submitted By

City of Boston

Industrial Development Financing Authority

November 30, 1978

Kevin H. White, Mayor

David W. Davis, Chairman
of the Board

Introduction

The City of Boston is requesting that CARD designation be granted to the Grove Hall commercial area. The attached reports are submitted as background materials and substantiate our rationale in naming this as a CARD area:

The Boston Plan, Blue Hill Avenue

Blue Hill Avenue, Urban Development Action Grant
proposal to HUD

A map of the specific area to be included in the Grove Hall CARD is also attached.

Grove Hall is a small commercial area located mid-way along Blue Hill Avenue. The City has underscored the importance of Blue Hill Avenue by designating it as one of the four Boston Plan neighborhoods. The City has placed a high priority on attracting public and private money into the area to revitalize it and the city is hopeful that CARD designation of Grove Hall will add further stimulus to the revitalization process.

CARD Area Characteristics

Grove Hall is a commercial area located at the point where Warren Street, Washington Street and Blue Hill Avenue intersect. It is surrounded by residential neighborhoods. The Sav Mor neighborhood is located to the south and the west. Both of these residential areas have received substantial federal and city assistance over the past few years.

Grove Hall currently contains approximately 50 businesses. The majority of service businesses with some eating and drinking establishments, food and liquor stores and a few small retail businesses. The area has strong transportation access and can be reached by automobile or bus. In addition, because of its proximity to residential neighborhoods the area is easily accessible to pedestrian traffic.

The Boston Plan is attempting to attract public investment which in turn will leverage private investment in this area. In addition, the plan has chosen to focus on developing a specific, geographical area in order to maximize the impact of investment and focus development

opportunities. The City has chosen specific boundaries to concentrate development in the Grove Hall area and thereby discourage the haphazard strip development that has occurred to date.

Public Support

The City is currently undertaking a number of steps which will positively affect the future development of Grove Hall. The City is in the process of surveying commercial shopping patterns of Roxbury residents as part of a larger marketing study for the area. In addition, the City is negotiating with a local developer and tenant to construct a new 80,000 square foot shopping mall in the center of Grove Hall. If these negotiations are successful, the City will seek out federal funding to assist the development process. Finally, the City is examining the needs of the surrounding residential housing and will be submitting an application to HUD for federal assistance to upgrade the housing.

The City is currently undertaking a series of efforts to strengthen commercial activity in this area. The City was awarded a \$1.8 million UDAG from HUD to provide business assistance to commercial activities already located in the Grove Hall area. The City will open up a site office this January and begin to process business loans. The City is also implementing an SBA guaranteed loan assistance program in which \$2 million in SBA loans will be available for commercial businesses throughout the Blue Hill Avenue area and Grove Hall.

Over the past year the City has spent \$5,253,379 in Roxbury itself; over the previous three years the total Community Development Block Grant and capital budget funds for Roxbury has been approximately \$10 million.

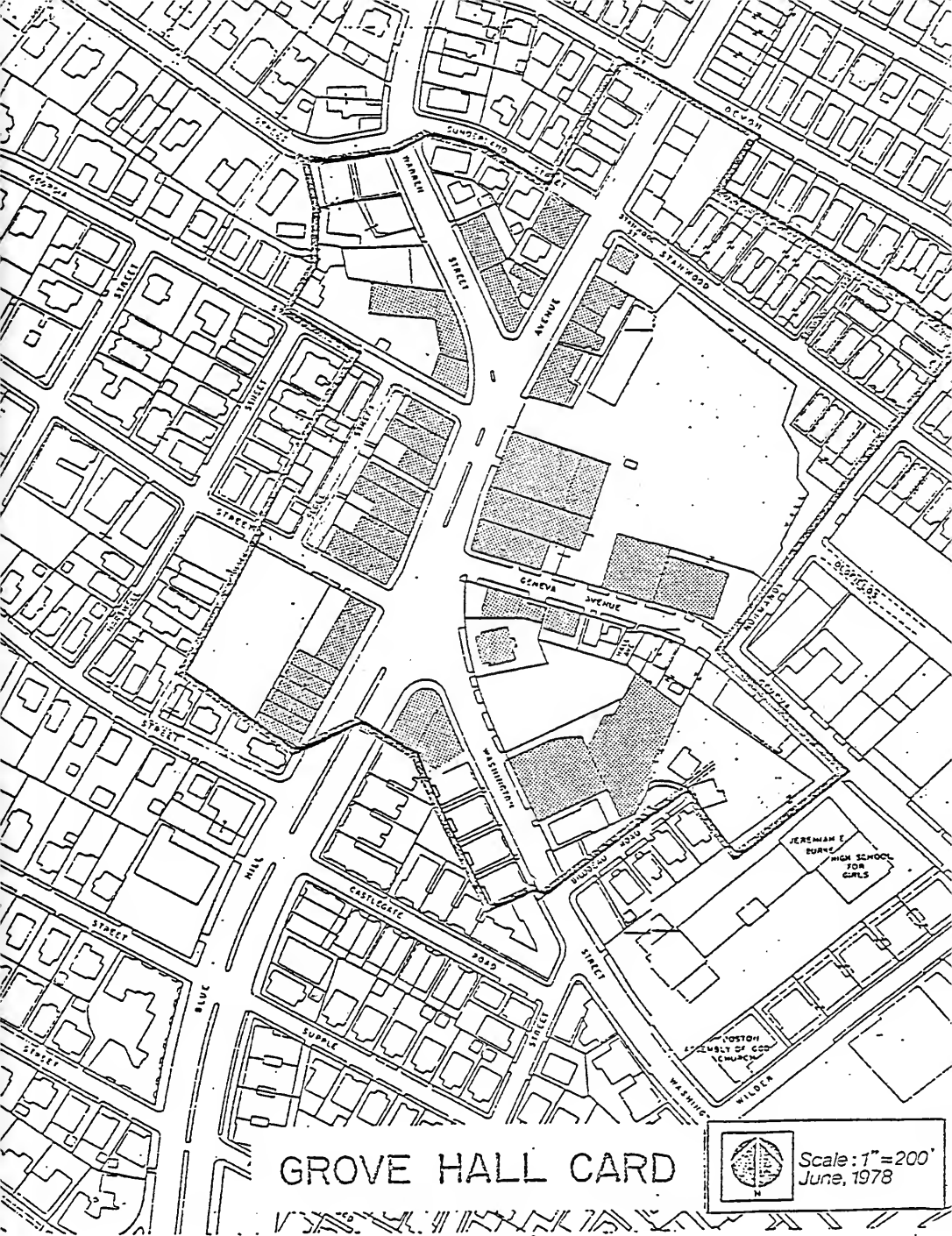
The Blue Hill Avenue Commission is in the process of putting together an extensive six month land use plan for the entire length of the Avenue. The results of this plan will provide a strong and rational basis for the continued revitalization of the Blue Hill Avenue Corridor and Grove Hall. Community input into this planning process

Grove Hall
— Page Three

has been strong and consistent throughout. In addition to the work being done by the Blue Hill Avenue Commission, the City is working closely with two local business groups - the Grove Hall Development Council and the Prince Hall Development Corporation, as well as local banks.

The City of Boston feels that the designation of Grove Hall as a CARD area would dramatically improve the existing and proposed revitalization efforts that are included in the Boston Plan.

PC:jb
11/28/78



GROVE HALL CARD



Scale: 1"=200'
June, 1978

AFFADAVIT

The undersigned hereby certifies as follows:

1. That a public hearing was held on December 14, 1979 at 7:00 p.m. at Boston City Hall for the purposes of presenting a Commercial Area Revitalization District (CARD) application for Grove Hall, Dudley Station, Bay Side Mall, West Broadway, Cleary Square, and Roslindale Square pursuant to proper public notice.
2. That the undersigned is duly authorized to execute this certificate.

IN WITNESS, WHEREOF, the undersigned has hereunto set his hand this 15th day of MAY, 1979.

Phil Corbett
Recording Officer

ATTEST:

Paul W. Dotts
Attesting Officer
Notary Public
Title

5/15/79
TJ:jb



APPEARING IN BOSTON GLOBE - DECEMBER 4, 1978

NOTICE OF PUBLIC HEARING

The Industrial Development Finance Authority will hold a public hearing on December 14, 1978 at 7:00 p.m. in the Gallery of the City Council at Boston City Hall on the proposed designation of the following areas as Commercial Area Reutilization Districts, as required under §12, Chap. 40D of the General Laws of the Commonwealth of Massachusetts (as amended by §1 & 10 of St. 1978, Chpt. 495).

Grove Hall
Dudley Station
Bayside Mall
Green Square
Roximond Square
Broadway

All interested parties are urged to attend this meeting. Persons wishing to testify at this hearing should notify the Authority (725-3342) by 5:00 p.m. December 12, 1978. Written comments will be accepted up to 5:30 p.m. on December 18, 1978 and should be submitted to IDFA, 60 Congress Street, Boston, MA 02202.



✓

CITY OF BOSTON
IN CITY COUNCIL

WHEREAS, in accordance with Chapters 40D and 23D, Massachusetts General Laws, the Commonwealth of Massachusetts acting by and through the Secretary of Communities and Development may approve Commercial Area Revitalization Districts Plans (herein referred to as CARD Plans); and

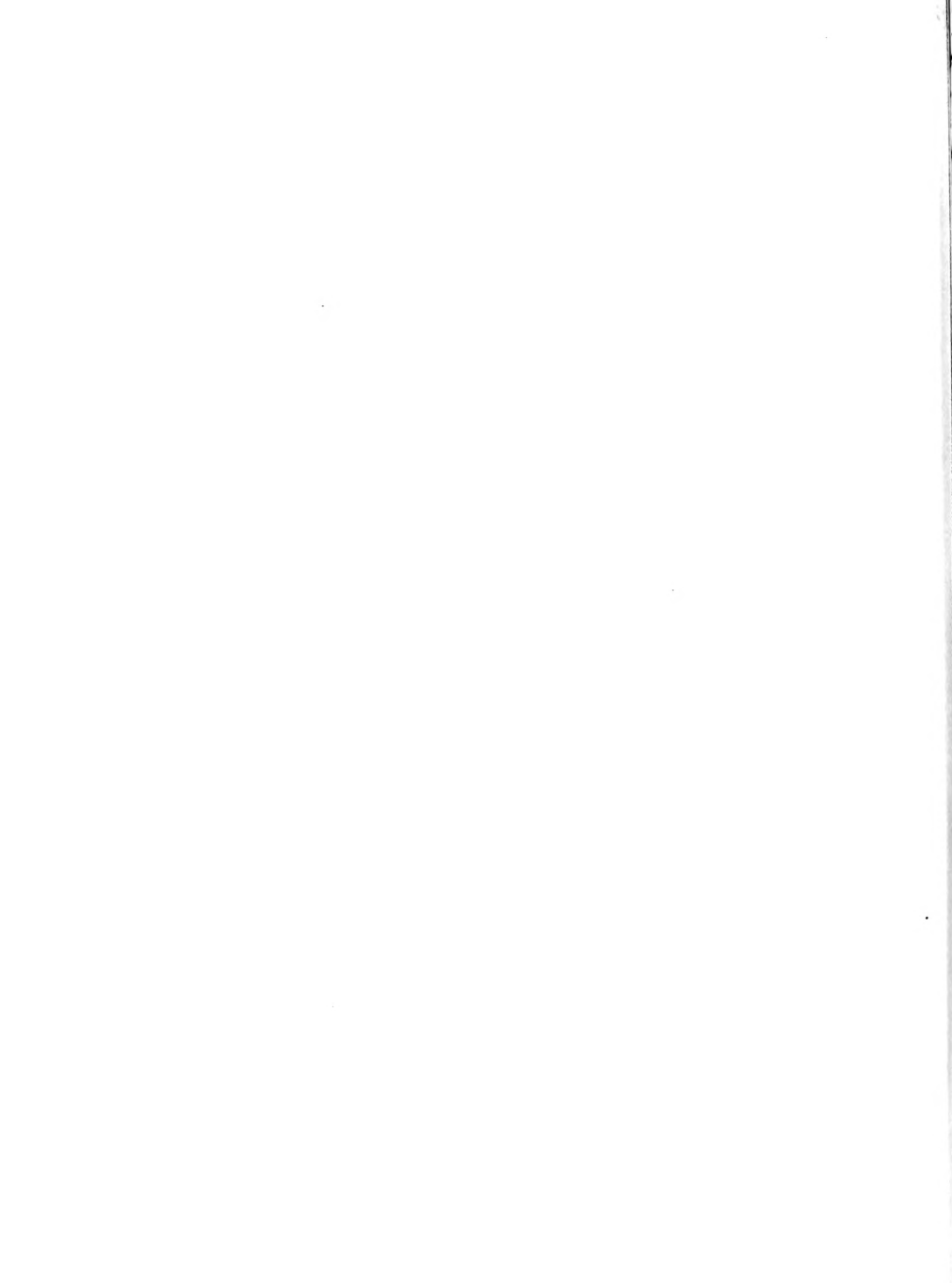
WHEREAS, such approval is a precondition for the use of various state financial incentives for commercial development that would be in the public interest of the citizens of Boston; and

WHEREAS, the redevelopment of Grove Hall CARD which is situated in the City of Boston and which is bounded as set forth in the attached map; would forward the community development objectives of the City and would result in physical redevelopment of said District and the creation of employment opportunities of a character consistent with that contemplated by the above cited statutes.

NOW, THEREFORE BE IT RESOLVED by the City Council

1. That the Grove Hall Commercial Area Revitalization District (herein referred to as the CARD) described above is a predominantly commercial geographic area;

2. That implementation of the proposed CARD Plan will serve to avert and reverse the decay of the area covered by the plan and will help deter the movement of commercial enterprises into previously non-commercial areas; and



3. That the Grove Hall CARD Plan is hereby approved and that said Plan shall be submitted to the Secretary of Communities and Development for approval.

In City Council April 18, 1979. Adopted - yeas eight,
nays one.

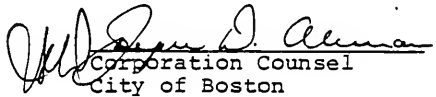
Approved by the Mayor April 26, 1979.

Attest:


City Clerk.

OPINION OF COUNSEL

In the opinion of the undersigned,
the Grove Hall - Roxbury
Commercial Area Revitalization District
Plan is in full accordance with applicable
state and local statutes.

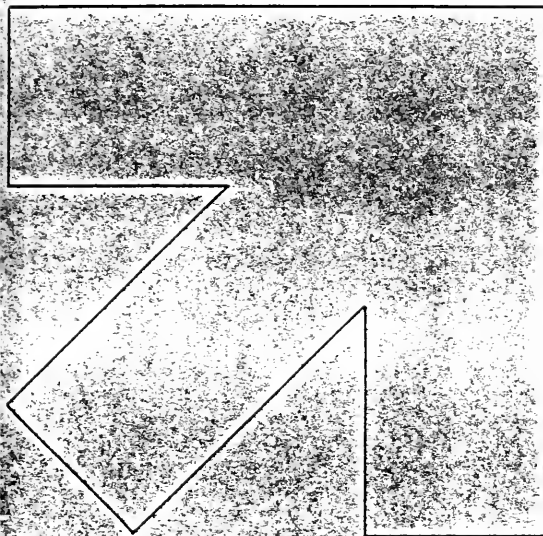

Corporation Counsel
City of Boston

CARD PLAN - REFERENCED DOCUMENTS

THE BOSTON PLAN



Revitalization of
a Distressed Area: **Blue Hill Avenue**



Boston Redevelopment Authority

Robert J. Ryan, Director

May 22, 1979

Secretary Byron Matthews
Executive Office of Communities
and Development
100 Cambridge Street
Boston, Massachusetts 02201

Dear Secretary Matthews:

I am pleased to submit on behalf of the City of Boston the Grove Hall-Roxbury Commercial Area Revitalization District Plan for your review and approval.

This CARD Plan was originally prepared by the Mayor's Office of Program Development and the Boston Economic Development and Industrialization Commission for the Boston Industrial Development Financing Authority.

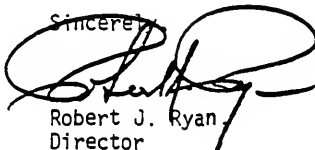
The Boston IDFA then processed the Grove Hall - Roxbury CARD through the required public hearing process and City Council approval.

As of April 12, 1979, the Boston Redevelopment Authority has been designated as the implementation agency for all CARD Plans submitted to your office by the City.

The Authority considers the Grove Hall - Roxbury CARD Plan to be an innovative and crucial component of the City's future development strategy for one of its most important neighborhood business districts.

I look forward to your timely approval of the Grove Hall - Roxbury CARD Plan.

Sincerely,

A large, stylized handwritten signature in black ink, appearing to read 'R. Ryan', is written over the word 'Sincerely' and the name 'Robert J. Ryan'.

Robert J. Ryan
Director

PREFACE

The Boston Plan was originally written in August of 1977. This document represents the overall plan for Blue Hill Avenue. It is a blueprint for action and it identifies activities that the City will pursue over the short and long term life of the Plan.

The Boston Plan is not engraved in stone. Instead it is a plan that reflects Boston's own urban strategy and it attempts to deal with the significant opportunities that this City faces in four neighborhoods. As such, the Plan will be refined and altered to reflect different and changing needs. The Plan is a process that must remain flexible in order to be effective. We hope you will keep this in mind as you read it through.

The Boston Plan

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I.
OVERVIEW

I. OVERVIEW

This proposal represents the first phase of a plan to revitalize Blue Hill Avenue and its abutting commercial and residential areas. It is a plan requiring the commitment of federal, state, and local resources in an action-oriented redevelopment scheme designed to produce tangible results within the next two years. What differentiates this proposal from past efforts is its comprehensiveness, level of community involvement, and, most importantly, presence of firm private industry commitments. This strategy for Blue Hill Avenue will increase job opportunities and improve the economic environment for the community through the influx of private investment.

While this strategy attempts to tackle many problems of Blue Hill Avenue, we must be aware of not unduly raising the expectations of area residents. Blue Hill Avenue is today probably the most striking physical personification of the many economic ills besetting Boston's low to moderate-income population; it is a four-mile stretch of roadway characterized by boarded storefronts, abandoned multi-family housing, and all-too-visible expanses of vacant land.

Although the problems currently affecting the area are substantial, there are clear indications that Blue Hill Avenue may very well be at a turning point. Through selective public and private investment, Mattapan Square, on the southern end of the Avenue, has again become a prosperous commercial district. Further north along the Avenue, on Wellington Hill, the housing stock is being successfully upgraded. At Franklin Field and Franklin Park recreational facilities are being improved and promoted as metropolitan resources. In the Grove Hall business district mixed-use buildings are to be rehabilitated with the help of a local development group.

A. Selection of Target Area

Yet these isolated improvements are only limited measures. While they provide evidence of what can be accomplished, the continuing condition of the Avenue documents that these efforts by themselves will not resolve the economic, social, and physical problems that plague the area. Only by concentrating on one section of the Avenue initially, and developing a comprehensive plan that coordinates the many interrelated public and private activities can the Avenue be rejuvenated.

The following plan is primarily concerned with that section of Blue Hill Avenue from Grove Hall north to the proposed crosstown industrial parcel. This portion of the Avenue has been selected as the first phase of the Blue Hill Avenue redevelopment because of its microcosmic similarity to the rest of the Avenue, the likelihood of firm private commitments for industrial development in the area within our self-imposed two to three-year timeframe, and the existence of some inherent strengths in the residential and commercial districts that would bolster further private investment.

A similar revitalization plan will be developed for the Mattapan and Franklin Field sections of the Avenue. Map 1 delineates the Phase I and II project areas. Map 2 displays the proposed Blue Hill Avenue rehabilitation area.

B. Summary of Program Components

The Blue Hill Avenue proposal includes five major components:

1. Industrial development in parcels adjacent to the soon-to-be constructed Crosstown arterial street. Development activities will provide increased job opportunities for local residents and create an improved standard of living for what is now an economically depressed area.
2. Strengthening of the Grove Hall and, to a lesser extent, Dudley Station commercial nodes.
3. Upgrading of the residential neighborhoods abutting Blue Hill Avenue through programs that would rehabilitate occupied housing, restore abandoned properties, reuse vacant lots, reduce crime, and highlight several energy-related concerns.
4. Restoration of the Orchard Park Housing Project through a number of quite realizable new programs and policies.
5. Improvement in the transportation linkages within the area that will provide better access to the commercial districts and to the improved job locations.

What separates this proposal from most other proposals dealing with economically distraught areas is that this plan is fully integrated, realistic, doable within a relatively short time span, and based almost totally upon identified funding sources. Furthermore, the proposal offers some imaginative approaches to common urban concerns, approaches that might very well be replicable in other cities. For example, we are proposing:

1. A rehabilitation program for abandoned buildings that could potentially restore an unprecedented number of dilapidated properties in a one to two-year timeframe, while at the same time providing jobs and on-the-job training for unemployed local youths.
2. Development of a joint elderly development and service center that would include congregate facilities for the elderly requiring periodic care, and apartment-type housing for those elderly more self-reliant. The project would minimize operating costs by including a solar energy demonstration unit, and joint center/housing custodial care.

3. Rejuvenation of the Grove Hall commercial district to include encouragement of storeowner self-help, Small Business Administration (SBA) loans, exterior cosmetic improvements to storefronts, and revolving loans to improve inventory and cash flow problems.

4. Creation of an "energy Community Development Corporation" (CDC) that would provide a relatively inexpensive labor force (manpower-trained energy conservation technicians) to perform weatherizing improvements, and the production capacity for cellulose insulation - a growing and relatively inexpensive method of retrofitting older homes.

5. An Orchard Park Housing Project vacant unit rehabilitation project that would include substantial economies through creative use of manpower programs. Union laborers presently unemployed would be funded by Title VI Comprehensive Employment Training Act (CETA) funds, and local youths, many from the project, would be hired as trainees from Title III of CETA.

C. Blue Hill Avenue Commission

Without negating the importance of the many physical, social and economic improvements proposed for the Blue Hill Avenue corridor, the plan's success will ultimately hinge on our ability to solicit the active support and participation of community residents. Every effort will be made to encourage individual involvement - both in the planning process and in the day to day implementation of the program.

A Blue Hill Avenue Commission, comprised of spokespersons representing public, private and especially, community interests along the entire length of the Avenue has already been formed to work with the City in further developing this proposal. The Commission, to be comprised of 35 members, will also work with the City on development of the Phase II proposal for the Mattapan Franklin Field sections of the Avenue.

A list of the Commission members is attached as Appendix II.

II.

DESCRIPTION OF THE AREA

II. DESCRIPTION OF THE AREA

A. Area Location

The proposed Blue Hill Avenue revitalization area is the section of Roxbury located along Blue Hill Avenue from the proposed Crosstown arterial street to the Grove Hall Business District.

The area is bounded on the north by the proposed Crosstown arterial street, on the east by Blue Hill Avenue, on the south by Grove Hall, and on the west by Warren Street. The South End, Campus High, and Washington Park Urban Renewal Areas bound the proposed revitalization area on the north and west, and the Brunswick-King Urban Renewal and Columbia-Savin Hill Neighborhood Housing Services areas are located to the east of the area.

B. Population Characteristics

In 1970 11,200 persons lived in the proposed rehabilitation area. Of these 70% were Black, 6% were of Spanish decent, and 24% were White. Today the area's population is about 80% Black and 12% Spanish-speaking, with the remainder being White. Since 1960, the total population has been declining as a result of housing disinvestment and subsequent abandonment throughout the area.

Approximately 39% of the area's population is under 18 years old, a much higher percentage than the city-wide youth population figure of 28%. Elderly comprise approximately 12% of the population in the area. The mean family size is 3.9 persons with approximately 35% of all households being female-headed.

In 1970, the area-wide median family income was \$5,800, well below the city-wide median of \$9,100. Median incomes in the area are now approximately \$7,500 per family, still significantly lower than the city-wide median of \$11,500. In 1970 8.9% of the area's labor force was unemployed and 25% of its population was considered to be below the poverty level. Today approximately 18% of the labor force is unemployed compared to the city-wide rate of 11%. In addition, over 50% of all households are receiving some form of public assistance.

A large concentration of poor families exist in the 774-unit Orchard Park Public Housing Project where 85% of all households are single-parent families, 85% of all families have no employed family member, and 60% of all families are receiving A.F.D.C. 20% of the households move out of the Orchard Park development annually, and the crime rate is the second highest in the city.

C. Housing Market Conditions

Except for the 774-unit public housing project, most of the area's 3,800 units are located in two or three-family wood frame structures that are predominantly owner-occupied (76%). Over 70%

of these owners either purchased the homes from their savings or have paid off their first mortgages, which provides them with major motivation to preserve the neighborhood. In 1970, the median market value of residential properties in the area was \$8,800, substantially lower than the city-wide median value of \$19,600. Although properties are now worth \$10,000 to \$14,000 per structure, area property values are significantly lower than city-wide values.

A 1976 survey indicated that 37% of the properties within the Sav-Mor area were in need of minor repairs, 28% in need of major repairs, and 11% had deteriorated to a point where they were beyond repair. The absentee-owned properties were in significantly poorer condition than the owner-occupied properties, with almost 21% of the absentee-owned properties having deteriorated to a point where it was judged that they had to be demolished. Many of the long-time homeowners are beginning to discard plans for undertaking major home repairs, due to the trends towards disinvestment and abandonment in the area.

Wide-spread disinvestment since the mid 1960's has left 360 vacant lots and 117 vacant buildings, representing 9% of all structures. Most of the vacant lots are privately-owned (70%) or owned by the City through the tax foreclosure process (30%). These littered lots are havens for rodents that often lead to further neighborhood disinvestment. The City owns 17 vacant and 36 partially-occupied buildings, which are often in a state of disrepair; 100 other properties are owned by the U.S. Department of Housing and Urban Development (HUD) or are privately-owned. The existence of these problem buildings represents a major security, fire, and safety hazard to the abutting properties.

The Housing Improvement Program (HIP), the City's major rehabilitation program, has not figured prominently in this area despite the availability of 40% rebates. Although 19% of all eligible homeowners have applied for the program, over 42% of them have been unable to complete the work due to financing or other problems.

D. Commercial and Industrial Activities

Retail centers are located primarily at Dudley Station and Grove Hall, with smaller stores scattered along Warren Street, Blue Hill Avenue, and Dudley Street. The small, obsolete streetcar-oriented stores along Dudley Street and Blue Hill Avenue are unable to compete with newer auto-oriented shopping facilities recently constructed along major streets in Roxbury and Dorchester. Over 60% of the stores along these streets have been demolished, leaving major vacant and littered parcels. Abandonment, commercial disinvestment, and ensuing problems along these major streets have been major causes of residential disinvestment. Larger commercial nodes at Dudley Terminal and Grove Hall have been more successful in competing with the newer shopping centers due to the existence of better parking, a larger variety of stores, and accessibility by public transportation.

Many small, industrial uses are scattered throughout the northern portion of the proposed rehabilitation area. On Massachusetts Avenue in Roxbury are major meat processors such as Nepco (360 employees) and Colonial Provision Meats (650 employees), Mr. Boston Distiller, Inc. (550 employees), and the Massachusetts Wholesale Food Terminal at the New Market Square. Stride Rite Shoe Corporation (3400 employees) is located on Harrison Avenue. Smaller industrial and distribution firms are scattered throughout northern sections of the area within a few blocks of the proposed Crosstown industrial park. With the construction of the Crosstown arterial street, several major industrial firms have expressed interest in locating within the area in order to capitalize on its proximity to expressways and a large, unemployed labor force.

E. Transportation

The Blue Hill Avenue corridor, once a major component of the "street car suburbs" of Dorchester and Mattapan, presently contains little quality transportation service for residential and business use. The corridor lies between the Massachusetts Bay Transit Authority (MBTA) "Red Line" to the east and "Orange Line" to the west. Between these rapid transit lines, bus service is provided on Blue Hill Avenue and Warren Avenue in a north-south direction and is provided on the major east-west arterials in the corridor - Morton Street, Talbot Avenue, Washington Street, Seaver Street, Geneva Avenue and Dudley Street (see Map 3, page 4).

Within approximately five years the "Orange Line", which currently travels along Washington Street to the west of Blue Hill Avenue and passes through Dudley station to the north on its way downtown and beyond, will be moved further to the west. This change in alignment will further remove transit service from the Blue Hill Avenue corridor, and accordingly the MBTA has commissioned a feasibility study for replacement service on three major rights-of-way: Blue Hill Avenue, Blue Hill Avenue/Warren Street, and the Midlands Division rail right-of-way. All modes of transit are being considered for these routes including bus service, surface trolleys, and rapid transit. The decisions based upon the feasibility study could result in up to \$200 million in additional transit facilities in the area.

A major project at the northern end of the corridor that will be under construction next year is the Crosstown arterial street, connecting the southeast expressway to Columbus and Tremont Streets to the west of the corridor.

Presently Blue Hill Avenue south of Grove Hall has excess off-peak capacity because of the removal of the trolley line many years ago. It is a major auto commuter route during peak rush-hour periods and acts as a distributor to the various neighborhoods and commercial centers along its route. North of Grove Hall Blue Hill Avenue is essentially a through-traffic route due to the deterioration of commercial and residential land uses in this section.

Its heavy use by commuters has caused major physical breakdown of the roadway and commensurate loss of pedestrian amenities and sidewalks.

The combined rights-of-way provided by Blue Hill Avenue and Warren Street thus are at a stage where they can be developed to provide improved transportation service to the various possible development nodes along their north-south route.

F. Active Area Organizations and Institutions

Twenty organizations and institutions provide multiple services to the target area, most offering programs to assist the predominantly low-income population, especially the youth.

Organizations servicing the area include: Roxbury Multi-Service Center, Alianza Hispana, Cape Verdean House, Freedom House, Women's Improvement League, Council of Elders, Elma Lewis School Fine Arts, Roxbury Community Development Corporation, and Greater Roxbury Development Corporation. A list of the agencies serving the area is included in Appendix A.

G. Recent Public Investments

Since 1965 \$80 million in public improvements were made in the Washington Park Urban Renewal Area, immediately to the west of the Blue Hill rehabilitation area. Fewer improvements have been made in the rehabilitation area and the neighborhoods to the east. The city spent \$8,998,000 in capital funds within the area since 1970, constructing and renovating community facilities, parks, and streets. Most of the funds, \$7,471,000, were spent on public facilities in the Dudley Station and Grove Hall areas. The remainder was spent on five parks (\$1,023,000) and street improvements (\$504,000).

H. Changing Character of Blue Hill Avenue

A brief history of Blue Hill Avenue suggests the significance of this area and the changes the neighborhood has witnessed.

The introduction of earlier forms of public transportation, such as horsecar service (1854) and electric streetcar service (1889), brought Roxbury residents within easy commuting distance of downtown Boston. As a result, increasing numbers of working-class families built less expensive triple-deckers and townhouses on vacant land between older single-family homes. By 1914, little open space remained for additional construction, and those who could afford new housing moved to Mattapan and Milton.

Thus, the Roxbury area became a way-station in the movement of low-income groups up the economic stepladder. The Irish were replaced by the Canadians and Jews, and they in turn were replaced by Blacks and the Spanish-speaking. The removal of railroad commuter and streetcar service from the area after World

War II and the availability of Federal Housing Authority (FHA) financing for new suburban homes further accelerated the flight of middle-income families from Roxbury.

Ethnic and racial transition along the Mattapan and Franklin Field sections of Blue Hill Avenue was gradual until the late 1960's, when the Boston Banks Urban Renewal Group (B-BURG) program was initiated in an effort to provide private capital and expertise, government coordination and planning, and self-directed economic development by the poor.

The B-BURG program accelerated the out-migration of a large segment of the remaining middle class Irish and Jewish residents. The availability of low down-payment mortgages to Black families moving into the area was abused by unscrupulous real estate brokers who engaged in extensive blockbusting. New Black homeowners, often inexperienced and unaware of the responsibilities involved in home-ownership, purchased homes for exorbitant amounts and failed to anticipate the effect of monthly payments on their disposable income.

The principal impact of the B-BURG program, therefore, was an accelerated racial transition based on economic and racial fears. This racial change created a vacuum, as white families, principally Jewish, moved to other neighborhoods taking their social, educational, and cultural institutions with them.

III.

THE BLUE HILL AVENUE PROPOSAL

III. BLUE HILL AVENUE PROPOSAL

As stated earlier, the very nature and extent of the problems besetting Blue Hill Avenue require an ambitious and comprehensive programming approach. But the unifying objective of this plan, that underscores all of the physical and social projects, is the encouragement of an economic revitalization in the area centered upon major private industrial development, access to more and better jobs for low income residents and the eventual increase in spendable income for all area residents.

This plan for the Roxbury portion of Blue Hill Avenue consists of the following components:

1. Industrial Development
2. Commercial Nodes
3. Residential Preservation
4. Public Housing Project
5. Transportation

It should be noted that this draft proposal is only a collection of ideas - some new, some old - that if implemented in concert could revitalize the areas abutting the Avenue in Roxbury. Addition recommendation from the Blue Hill Avenue Commission and interested public and private agencies will undoubtedly be included in the final plan.

Industrial Development

Leveraging Private Investment

1. Industrial Development

a. Rationale: Leveraging Private Investment

The key to any effort at neighborhood revitalization is an increase in existing levels of income within the area. This objective can be achieved in part by effecting a closer relationship between the residential community and the commercial and service activities in immediate geographic proximity. With this closer relationship the circulation of the limited income within the neighborhood will increase, as will the capacity of the neighborhood to support and attract job-producing industry.

As the industrial base of most urban neighborhoods has suffered continuous decline over the last 30 years, the first step in any strategy to promote urban industrial development must be to stop further economic erosion and preserve existing jobs. A public commitment must be made to support existing businesses in the Blue Hill Avenue area and encourage private investment in additional plant and equipment. The City must also identify the locational advantages of the area and determine how these might be capitalized on to attract new industry.

b. Crosstown Industrial Site

For several years Boston has recognized the industrial potential of an area located just west of the Southeast Expressway and north of Blue Hill Avenue. Already the home of several major employers, this area could be expanded to become a major industrial complex.

The site, which borders the Roxbury and South End communities, is located at the intersection of Massachusetts Avenue and the Southeast Expressway ramp (see Map 4, page 17). It is bounded on the north by Albany Street and on the south by the proposed Crosstown arterial street. This location provides immediate access to the regional and interstate expressway systems and to rail, air and sea transportation networks. The airport, harbor, and downtown business districts are within 15 minutes by truck.

The Community Development Corporation of Boston, Inc. (CDC) and the Economic Development and Industrial Corporation of Boston (EDIC), recognizing the locational advantages of this area, are co-developing a 40-acre Crosstown industrial park (CTIP) on the site. The CDC's goals in developing the CTIP are: (1) to revitalize the vacant and blighted land within the communities for economic development; (2) to retain and attract light-manufacturing employers; and (3) to create permanent jobs for local residents.

The Economic Development Plan (EDP) for the industrial park has received broad-based support. It was approved by Boston's Overall Economic Development Planning Council and the Board of EDIC. At a public hearing held in December, 1976, public

agencies and private citizens expressed enormous support for the development plan. In May, 1977, the Boston City Council unanimously approved the EDP and authorized the expenditure of city funds for land acquisition and public site improvements.

The CDC-EDIC development of Parcels 1, 2, 4, and 5 within the CTIP will proceed immediately and concurrently with the construction of the abutting Crosstown arterial street (see Map 4, page). The arterial street, a \$10 million Federal Highway Administration and Massachusetts Department of Public Works (MDPW) project scheduled for completion in late 1978, will provide efficient crosstown vehicular traffic to the interstate expressway system.

The annual economic impact of parcel development will be:

- \$2 million to \$3 million of facility construction
- One job annually per \$40,000 of construction costs
- One permanent employee per 500 to 1,000 square feet of facility
- \$0.70 per square feet of facility space per year in property tax revenues.

The arterial street and the public improvements for the parcels will complete the site's accessibility and preparation for immediate development. The land acquisition for the parcels is in final negotiation. Several companies have expressed serious interest in locating facilities in the CTIP.

Parcels 1 and 4

Parcels 1 and 4 total approximately five acres.

The CDC is negotiating with a major corporation to locate a new facility on these parcels. The corporation is interested in establishing an initial 58,000 square foot light-manufacturing facility on Parcel 1 within this year; upon completion of the arterial street, the corporation plans to construct on Parcels 1 and 4 additional 67,000 structure. Private capital investment for the initial structure will total \$2 million, and the planned expansion will create an additional \$2.5 million of private investment. The total development will generate 155 temporary construction and approximately 1,000 permanent jobs. The major tenant will also provide a stimulus and stability to the development of the remaining parcels within the CTIP.

The land acquisition and assembly for Parcels 1 and 4 is in final negotiation with the two public landowners, the Boston Redevelopment Authority (BRA) and the MDPW. Land assembly for Parcel 1 is expected to be completed in 1977, and assembly for Parcel 4 in 1978.

In order to permit expansion of the facility, public improvements are required for Southhampton and Hampden Streets, which will be closed upon construction of the arterial street. Necessary public improvements for Southhampton Street include removal of the street, relocation of the water and sewer lines, and relocation of an MBTA power line, and for Hampden Street include removal of the street and construction of a relocated street. Landscaping, lighting, and sidewalks are other improvements required for Parcels 1 and 4. The cost estimate for the public improvement and site preparation activities, not including the cost of engineering fees, is \$800,000.

Parcel 5

Parcel 5 contains the vacant, 50,000 square foot multi-story Baltimore Brushes, Inc. (BBI) building. The CDC has negotiated a lease with BBI with option to purchase the building at a below-market price. The CDC's intention is to develop the building as economical "incubator" space for small and minority start-up manufacturing firms; several such firms have expressed strong interest in leasing the space. Currently, the CDC is sub-leasing spaces in the facility to three small, minority businesses at below-market rent.

Site improvements needed for Parcel 5 include landscaping, lighting, and sidewalks. The building is structurally sound, but needs substantial modernization; a new building will also be constructed. The estimated cost of the project, including architectural and engineering fees, is \$1.5 million. Building modernization and construction activities will generate 50 temporary jobs, and the manufacturing firms occupying the structure will create 160 permanent jobs.

Parcel 2

Parcel 2 contains approximately seven acres of land, three acres which are privately-owned, four which are owned by the MDPW. The CDC has been negotiating with the owners over the past year to assemble the site.

Several companies have expressed interest in locating a facility on the site upon completion of the Crosstown arterial street. Public improvements and site preparation are needed for removing and relocating city streets and utilities, landscaping, lighting, and sidewalks; the cost estimate for these activities, not including engineering fees, is \$200,000. Approximately 80,000 square feet of facilities, which will provide about 500 permanent jobs, are proposed for construction, at an estimated cost of \$2.7 million.

Parcel 3

Parcel 3 contains approximately 20 acres of privately-owned land located south across the arterial street from Parcels 1 and 4. The multiple private-ownership of the land makes land acquisition and assembly complicated. As a result, parcel 3 development will take three to four years to complete and should not be considered a direct cost of this proposal.

Planning for Parcel 3 will begin when other developments within the CTIP have demonstrated sufficient market stability and attraction to support its development. The land will be acquired and assembled from the MDPW, city streets, and several private owners at an estimated cost of \$4.5 million. Public and site improvements necessary for the parcel include streets, sidewalks, public utilities, lighting, and landscaping; these activities will cost about \$3.5 million. Approximately 400,000 square feet of facilities, which will provide about 1,400 jobs, are proposed for Parcel 3, at a construction cost of \$1.5 million.

c. Crosstown Employment Assistance Project

The investment of private capital in the Crosstown industrial site will bring jobs and income into an economically depressed area; however, matching low-income area residents with these job opportunities will require definitive public action.

Phase I building of a 58,000 square foot facility for a triple A bonded light-manufacturing firm on the Crosstown industrial site will begin this summer. This project will generate approximately 300 jobs for Boston residents beginning next spring. Phase II of the development, involving expansion of the facility to 125,000 square feet, will create another 650 jobs. Thus, an estimated 1,000 jobs will become available to community residents within an estimated three-year period. The firm to be located on the site will offer a range of employment opportunities, i.e., clerical/administrative, assembly/bench worker, technicians, and maintenance positions.

It is the policy of this Administration to urge companies locating or expanding within the City to hire Boston residents. The light-manufacturing firm has indicated that the hiring of local residents is consistent with company policy. In order to effectuate maximum hiring of community residents at all job levels, the City will use CETA and other federal discretionary grants to reimburse the firm or compensate in other ways for the extraordinary costs that may be associated with the hiring of unemployed and unskilled area residents.

To be responsive and flexible to the needs of this employer and others in the Crosstown industrial site area, the City of Boston will require \$750,000 additional employment-training funds. This budget requirement is based on the projection that a minimum of 500 employment opportunities will be made available through employers in the Crosstown industrial site area for low-income, minority residents during the 1978 calendar year. A \$1,500 support cost per worker will enable employment-training agreements with the employers in this area. Special projects geared to the needs of industrial employers will be established, e.g., at the industrial site, in-house, vestibule, and on-the-job training will be initiated; in existing training facilities, custom-tailored training to fit needs of hiring employers.

In order to coordinate the activities of the City, Crosstown industrial area employers, and the training agencies funded within the CETA delivery system, the Administration will create an industrial relations capability operating within the Mayor's Office. Industrial relations specialists will engage in marketing and informational clearinghouse functions. In addition, they will coordinate and cooperate with Massachusetts state employment service personnel in the development of on-the-job training and other job placement activities. The unit will work closely with the major industrial organizations, the Associated Industries of Massachusetts, the Greater Boston Chamber of Commerce, and the Metropolitan Office of the National Alliance of Businessmen to promote the Crosstown industrial employment assistance project.

Commercial Nodes

Strengthening the Existing Business Districts

2. Commercial Nodes

a. Rationale: Strengthening Existing Business Districts

The survival of an urban neighborhood depends on its capacity to convince people that the particular location is a good place to live. People inevitably relate the merits of a location differently in accordance with their own objectives, values and alternatives, thus there is a degree of uncertainty particularly in areas that are marginal from an economic standpoint of what constitutes a "good neighborhood."

While government must address the needs of people living in areas where housing values and retail sales have seriously eroded, limited public, financial resources and the limitations low incomes impose on potential purchasing power suggest that public action aimed at stimulating the economy of a neighborhood will be most successful if focused on marginal areas where there is evidence of some economic strength. Along Blue Hill Avenue this strength exists in the following nodes: Dudley Station, Grove Hall, the Morton Street intersection, and Mattapan Square.

After identifying commercial nodes which contain evidence of some economic vitality; the city should first insure that there is sufficient support for existing retail activity and, second, encourage gradual modification and expansion to increase the appeal of both the area and the goods and services offered within it.

Focusing attention and public action on these four commercial nodes - Dudley Station, Grove Hall, Morton Street and Mattapan Square - will encourage business people within these nodes to make improvements in the appearance of their stores and in the quality of their goods and services.

Typically, the small store operator faced with diminishing sales and increasing costs will reduce costs at the expense of service and quality, decreasing the attractiveness of the merchandise to remaining customers. Once this retail decline has begun, it is difficult to convince the merchant to reverse the cycle by making an investment to up grade the quality of his merchandise, the manner in which it is displayed, or his service. It is, however, just such an investment that must be encouraged if neighborhood commercial activity is to be revived, or at least stabilized.

In summary, the concept of commercial nodes along Blue Hill Avenue is based on a recognition that there is limited spendable income to support retail activity and that the present haphazard dispersion of marginal stores along the entire Avenue inhibits the potential development of sufficient financial strength to support investments to up grade the quality of the store, the merchandise and the service. Furthermore there are public and private activities that will serve to attract additional shoppers thereby obtaining a greater percentage of the available income for storeowners in the commercial nodes.

b. Dudley Station

Historically, Dudley Station has been the main shopping area of Roxbury because of its central location and its role as a major transportation junction. In recent years the area has deteriorated due to the loss of buying power by neighborhood residents and faces an uncertain future due to the relocation of the elevated rapid transit in the early 1980's.

Nevertheless, a number of indications suggest that Dudley Station can continue to be a viable shopping area. The MBTA Replacement/Transit Improvement Study is expected to recommend maintenance of Dudley Station's role as a major transit center. In addition, the new Crosstown arterial street will improve automobile access to the area, and the Crosstown industrial park will provide jobs for Roxbury residents, thus increasing the buying power of Dudley shoppers. A recent private market study indicates a market share of between \$3 and \$4 million could be captured by merchants with the right mix of quality merchandise. Finally, the opening of Campus High in the fall of 1977 with an anticipated enrollment of 2,500 students, and the development by 1979 of an Occupational Resource Center with an enrollment of about 1,800, should increase economic support for Dudley Station.

A vigorous effort on the part of local businesses, therefore, coupled with infrastructure investment by the City and adequate financing by the private sector, perhaps encouraged by the Small Business Administration (SBA), will upgrade Dudley Station and make it a valuable neighborhood asset once again. Such an effort will have the following components:

- An active merchants' association
- City assistance in developing a revitalization plan, including inputs to the MBTA study
- Physical improvements as identified by the revitalization plan
- Loans and grants for physical improvements to stores
- Relocation assistance for merchants outside commercial nodes wishing to move to the Dudley Station area and deemed appropriate by the merchants' association.

But, more than any specific programming plans, it is especially important to insure that Dudley Station remains a major transportation link. If this point is one of the recommendations of the MBTA Replacement/Transit Improvement Study, public programming can be minimized.

c. Grove Hall

A more specific and intensive agenda, including selective federal and city funding, is proposed for the commercial district of Grove Hall (see Map 5, page 26).

The intersection of a number of public transportation routes led to the growth of a neighborhood shopping area at Grove Hall many decades ago. Changes in transportation patterns as well as the relative decline in incomes in the surrounding residential neighborhood resulted in substantial deterioration in the shopping area. Grove Hall remains viable, however, and recently has shown signs of again becoming an important commercial node. The City has recently constructed a new library in Grove Hall and installed new lighting at a cost of over \$650,000. Following are components of a phased proposal that will serve to strengthen the area and enable it to remain an asset to the surrounding community:

(1) Prince Hall Development Corporation Project

The first steps in the revitalization of Grove Hall are already being taken by the Prince Hall Development Corporation, a subsidiary of the Prince Hall Masons. The Corporation has proposed to spend over \$200,000 to rehabilitate a large number of commercial properties in Grove Hall and demolish one structure to create a parking lot. The City has agreed to support this effort by conveying to the Corporation several properties which had been taken for tax delinquency. The Prince Hall project is an indication that private investors in the community have confidence in Grove Hall and that the City will work with them to revitalize the area.

(2) Local Merchants' Association

The key to revitalization of Grove Hall will be the formation of a local merchants' association, whose members will collectively attempt to solve the problems of Grove Hall businesses. Such an association will:

(a) Strengthen existing businesses by developing promotional attractions, common signing and facades, street fairs, reduced parking rate plans, etc.

(b) Lure other businesses to the area by deciding what kinds of businesses would best complement their own operations and identifying appropriate space for them.

(c) Provide input to City planners developing the overall plan.

(3) Market Study

A market study will be undertaken to determine what people are most likely to shop in Grove Hall and what types of businesses and merchandise will be most attractive to them. This study, which will be funded by the City using Community Development Block Grant (CDBG) funds, will guide the merchants' association in its effort to attract new businesses and revamp members' operations. The market study will cost \$50,000 and can be completed in about four months.

(4) Public and Private Investments

Initial private investment for storefront rehabilitation will signify a change in the merchants' attitudes toward their customers and the commercial area, as well as generate 40 temporary repair/construction jobs for residents.

On the basis of customer response to storefront improvements, public investment for sidewalk reconstruction, off-street parking, and street furniture will be considered. Final construction drawings are being prepared for a \$250,000 street reconstruction program resulting from an ongoing study of existing traffic conditions within the business district. These public improvement activities will create 35 additional temporary repair/construction jobs.

Growth in commercial activity in the area, through expansion of existing businesses and through establishment of new enterprises, will provide 20 new, permanent retail/clerical jobs for residents.

Public assistance for these investments will come from a number of sources. The City's existing Restore program, offering rebates for storefront improvements, will be available to businessmen. HUD Section 312 loans may fund more substantial storefront rehabilitation and be used to renovate residential units in mixed-use buildings. The street reconstruction program could be funded with either Urban Systems or CDBG monies. The SBA Urban Commercial Neighborhood Revitalization program appears appropriate for Grove Hall; under this program a local development company (e.g., the merchants' association) is eligible for long-term loans applicable for a wide variety of business purposes. Also, if necessary, the SBA could make similar loans directly to businesses. Financial and technical assistance will be designed to improve the available inventory and working capital.

(5) Elderly Development and Service Center

An elderly development/service center constructed on a large, unused tract of land behind Grove Hall will support the previously described activities. This development will strengthen existing commercial activities and attract new

businesses by providing housing for approximately 200 people and a senior center for Roxbury residents. The center's location will allow residents to walk to a full range of commercial, institutional, and recreational activities and provide convenient access to the improved transportation linkages proposed for Grove Hall.

For the last few years there has been considerable pressure to create an elderly center in Roxbury. To date, the City has been unable to respond to this legitimate need because of financial constraints. Due to the greater emphasis being placed upon the needs of the elderly by the Carter Administration, the development of such a joint housing/ service center may now be possible through the creative use of available federal monies. The proposed center will have the following characteristics:

- (a) A central primary structure, which will house the elderly service center and congregate housing. The first two or three floors will include function and activity rooms, dining facilities, a small convenience store, a pharmacy, a small geriatric health care unit, and other support activities; the upper five to seven floors will contain 40 to 60 units of congregate housing.
- (b) Low-rise, townhouse-type structures surrounding the central structure containing 90 to 110 units of conventional elderly housing. These units will surround the central structure and would be clustered to create identifiable, semi-private open space.
- (c) Structural design to include energy-efficient solar panels.

A project including the above characteristics will provide benefits not commonly associated with recent elderly developments.

- The proposed mix of congregate and conventional elderly housing, when compared with nursing homes and traditional elderly developments, will provide for decreased housing costs and an improved level of care. Furthermore, the combination of this mixed housing component with the service center will provide for decreased overall development and operating costs. Development savings would result from the cash flow generated by a HUD Section 202 construction mortgage and 100% Section 8 rental assistance for the elderly. While final construction costs have not been computed, some of the joint management and maintenance costs could be subsidized. The operating costs savings will result from utilization of joint custodial and maintenance staff, on-site volunteer staff for elderly programs, salaried, part-time jobs in the facility for residents, and a combined preparation and serving area for a meals/ nutrition program.

- The development's strong emphasis on energy conservation and solar energy use will lessen the potential negative impact of rising energy costs. If the solar energy capability proves to be a successful demonstration worthy of replication, funding support for the effort shall be available from the Energy Research and Development Administration (ERDA) or HUD.

In addition:

- The presence of the elderly center will be an additional leverage towards connecting Grove Hall with Dudley Station via a light rail (trolley) line. (In the interim, adequate transportation facilities would be provided).
- The development will substantially increase the number of potential shoppers for the Grove Hall business district and visually enhance the area.
- Construction of the elderly development and service center will create 230 temporary construction and 20 permanent janitorial and service jobs for area residents.

Possible funding sources for the project include HUD Section 202 for development (including the congregate housing), HUS Section 8 for rental assistance to the elderly, HEW for social services support, and ERDA, Federal Energy Agency (FEA) or HUD for demonstration funds for the solar energy component. In addition, CETA or ACTION personnel could perform outreach functions, i.e., inform neighborhood elderly residents of programs available at the center, or of eligibility for Supplemental Security Income (SSI) benefits (which would strengthen local business activity by increasing income levels).

Residential Preservation

Bolstering Community Confidence
Through Public and Private Initiatives

3. Residential Preservation

a. Rationale: Bolstering Community Confidence Through Public and Private Initiatives

Crucial to the rejuvenation of the Grove Hall and Dudley Station commercial nodes is the upgrading of the surrounding residential neighborhoods. Clearly, for these commercial areas to prosper, marketable housing for all income levels must be in close proximity.

Residential improvements will begin in those neighborhoods considered to be relatively stable; areas where, by and large, massive disinvestment and abandonment have not occurred.

The Sav-Mor neighborhood, located between Warren Street and Blue Hill Avenue south of Dudley Street has been selected as the first to receive residential improvements because of its inherent strengths (see Map 6, page 33). The housing stock is generally well made and serves a diverse racial and income mix. Owners in the area have recently demonstrated a willingness to make repairs, even though conventional financing is often unavailable. If successful, the residential preservation plan will be applied to the neighborhoods to the east of Blue Hill Avenue.

Our preservation strategy described later in the section will attempt to reverse current trends within the Sav-Mor neighborhood by achieving the following goals:

- Upgrading the existing residential housing stock using mix of existing rehabilitation programs, new deep subsidy programs and sensitive code enforcement.
- Establishing incentives and policies that encourage higher owner occupancy levels.
- Reducing energy costs for owners.
- Restoring all structurally sound abandoned buildings within the next two years.
- Creating new uses for the scattered vacant lots and, in the interim, developing a community-oriented maintenance capability.
- Programming concentrated capital improvements including new streets, sidewalks, lighting and tree planting.
- Developing a residential security program to reduce the incidence of burglary, car thefts and vandalism and alleviate the apprehensions often associated with such crimes.

- Active community involvement in the implementation of the residential preservation plan.

b. Community Participation

Experience has shown us that the proper housing, capital and supplemental assistance can only have minimal success unless area residents are an integral part of the process. Physical rehabilitation of a neighborhood is a superficial stop-gap solution if, in the final analysis, the people do not sense a change. Ultimately, there must be a general perception that things are changing; that there is a brighter future for the neighborhood. Hence, our residential preservation plan will emphasize the involvement of area owners, tenants, store owners, private institutions and public and non-profit agencies. This will include the following:

1. A Community Advisory Board will be developed with the involvement of the Blue Hill Avenue Commission. The Board will work with the Housing Improvement Program in determining which housing incentives should be applied on a case by case basis. (See Housing, page 8).
2. Design housing incentives that encourage work equity (see Housing Improvement Program, page 35). Moreover, the Community Advisory Board will encourage neighbors to help each other with self-help.
3. Solicit the active support of a large number of area non-profits including Roxbury Multi-Service Center, La Alianza Hispana, Roxbury Community College, Roxbury Federation, Freedom House, Cape Verdean House, Roxbury YMCA and Boys' Club and Women's Improvement League.
4. Secure the assistance of a community organizer funded by the City with CDBG funds but given on loan to the Community Advisory Board to coordinate their outreach efforts. Outreach efforts will include participation in housing programs, energy weatherization, crime prevention program, vacant lot maintenance and the like.
5. Create street associations to promote issues of mutual concern. Often a community as diverse as Sav-Mor can not respond collectively. People need a smaller, more identifiable allegiance. But, the street associations must have a "reason for being" over and above the betterment of their community. Hence, incentives will be adopted that include monetary benefits. For example, by banding together residents would be able to obtain reduced prices for volume sales of heating oil or home repair contracting. Street associations also could compete against other street associations for awards (most innovative reuse of a vacant lot, most improved landscaping, etc.). Rewards will be in the forms of "street accounts". A street recognized for an activity that improved their surroundings would be given a "dollar set-aside" held in a city account

in the name of the street (Maple Avenue Account, Elm Circle Account, etc.) to be drawn down upon when and if a credible activity is developed for use of the money. The dollar set-aside could conceivably be triggered when a certain percentage of all homes are repaired up to code standards (i.e., 80% of properties rehabilitated).

c. Housing Rehabilitation

The currently occupied housing stock will be restored through the use of a number of complementary rehabilitation tools, including:

- HIP rebates
- HUD Section 312 direct loans
- HUD Chapter 707 rental assistance
- Rehabilitation advances
- Code enforcement.

Programs utilizing these housing rehabilitation tools, as well as the code enforcement program, will be coordinated with the assistance of the community organizer who works with the Community Advisory Board. The Board will hold monthly meetings to review progress and approve all rehabilitation advance payments.

(1) Housing Improvement Program

The CDBG-funded Housing Improvement Program, developed in 1975, deters residential deterioration by providing incentives for rehabilitation of owner-occupied housing which can be restored through moderate investment. The program is designed to restore these properties before the costs of repairs become prohibitively high and more drastic action, such as demolition, becomes necessary. The incentives HIP offers to owners are:

- (a) An exemption from property tax reassessments for code-related repairs
- (b) Comprehensive repair and finance counseling
- (c) Rebates equal to:
 - (i) 20% of the value of a wide range of repairs, including highly visible cosmetic improvements, security device improvements, and energy conservation improvements.
 - (ii) 40% of the value of mechanical system (electrical, plumbing, and heating) and major structural repairs.

- (iii) 50% of the value of all repairs undertaken by elderly owners over 65 years of age.

The Housing Improvement Program has the proven capacity to provide volume rehabilitation to all owners who have savings or financing readily available. The program is designed to encourage work equity, and, as an additional benefit, its implementation in the Sav-Mor neighborhood will generate 10 temporary repair/construction jobs for area residents. A special annual allocation of \$250,000 in HIP rebate monies will be set aside over the next three years for the Sav-Mor neighborhood.

(2) HUD Section 312 Rehabilitation Loans

HUD Section 312 loans will be made available to homeowners who do not choose to undertake their own repairs or cannot afford the high monthly costs associated with conventional loans. The Section 312 loans are offered at 3% per annum for a term of up to 20 years. While the owners must be "credit-worthy", the lower interest rate and longer term make payments more affordable for owners who have little available income after paying existing housing costs.

These funds were first offered to Sav-Mor residents in April of this year. The modest allocation of \$200,000 has already been fully committed to homeowners. A request for a \$400,000 annual allocation of 312 funds over the next three years will be made to continue this effort. Section 312 activities will create 20 temporary repair/construction jobs for area residents.

(3) Chapter 707 Rental Assistance

Chapter 707 is a state-funded rental assistance program. It has the dual benefit of supplying decent, safe units for low-income tenants and increasing rental income for landlords of multi-family units, enabling them to make otherwise unaffordable rehabilitation. Under this program, rental payments can be increased up to the maximum allowable rent levels in order to cover the estimated cost of rehabilitation; if desired, payments can be made, for a period of up to five years, directly to the bank lending the owner the money. (Under consideration by the Massachusetts Legislature is a bill that would extend this time period to 15 years.)

In addition to its application for rehabilitation purposes, the Chapter 707 program will be used on a selective basis to restore vacant apartment buildings and to encourage potential owner-occupants to purchase multi-family properties presently owned by absentee landlords. Preference will be given to existing qualified tenants.

Approximately 50 units (\$100,000) of Chapter 707 money was set aside in April of 1977 for the Sav-Mor area. To become a viable component for housing rehabilitation, an annual allocation of \$300,000 of Chapter 707 funds will be needed over the next three years. The program activities will provide 10 temporary repair/construction jobs for area residents.

(4) Rehabilitation Advances

For a growing number of homeowners, the costs of utilities, property taxes, insurance costs, and maintenance are consuming all available income. Because most of these costs are non-negotiable, repairs are often the expense sacrificed; homeowners "stretched to the limit" cannot manage an additional loan, no matter what the terms. Because outright grants create no incentive for future owner-initiated repairs, an advance to cover the costs (or a portion of the costs) of rehabilitation will be granted if a determination is made that a loan would be unaffordable. With the rehabilitation advance, a lien is placed on the property, and the loaned amount must be repaid when the property is sold.

A great deal of discretion is required in ascertaining which homeowners should receive a rehabilitation advance. Establishing a level of assistance based on a single set of criteria, e.g., income level, family size, estimated cost of rehabilitation, housing expenses, ultimately becomes too arbitrary. Therefore, the Community Advisory Board will make the decision on a case-by-case basis upon the recommendation of the HIP finance staff. All cases will be processed by The Board anonymously.

An annual allocation of \$400,000 over the next three years will be requested to fund rehabilitation advances within the Sav-Mor neighborhood. The program activities will generate 20 temporary repair/construction jobs for residents.

(5) Code Enforcement

The above-described complement of integrated housing rehabilitation tools are being programmed for the residential areas abutting Blue Hill Avenue in order to insure that the unique characteristics of each homeowner can be adequately addressed.

But even with the most ambitious of outreach efforts, a percentage of the eligible homeowners, both absentee landlord and owner-occupant, will refuse to participate. As a result, those who do participate in the programs do not realize the full value of their completed improvements and, undoubtedly, the remaining "eye sores" on the typical residential street will reduce the marketability of the repaired structures.

Consequently, it is proposed that a community sponsored, city operated code enforcement program be instituted in the target area in order to insure maximum owner participation. Through experience, we know the code program must be sensitive to area residents needs. As a result, the community organizer or a representative from the street being coded in any given day would accompany the code inspector. Further, the enforcement should only be included in the residential preservation plan if all housing incentives, as described above, are operable.

Through adequate funding of the HIP rebate, HUD Section 312 direct loans, Chapter 707 rental assistance, and rehabilitation advances programs, and through adoption of a sensitive code enforcement program, more than 75% of the area structures, including 95% of the owner-occupied buildings, will be fully rehabilitated within three years.

d. Abandoned Buildings Renovation

The housing rehabilitation programs described above will do much to preserve existing residential strength in the Sav-Mor neighborhood. A program to restore the area's abandoned buildings will also serve to upgrade and stabilize the residential market, and will provide a unique opportunity for the training and employment of local youths.

(1) The Rehabilitation Component

At present there are 117 vacant and 36 city-owned but partially-occupied housing structures within the Sav-Mor area. These buildings are both a fire and security hazard to the abutting homes, and discourage neighborhood investment.

Although abandonment brings rapid deterioration, primarily through vandalism, basic structures and foundations often remain sound for several years. Under the proposed renovation program, the abandoned buildings will be inspected to determine which buildings are beyond repair or not marketable, and which are salvageable. Based upon inspection:

- Buildings beyond repair will be demolished by the city or the property owners.
- Repairable City of HUD-owned structures will be transferred to the BRA. The City's Real Property Board is empowered to sell property to the BRA without public auction, or may simply give property to the BRA without receiving compensation in return.
- Rehabable privately-owned vacant parcels will be acquired from owners by the BRA under Chapter 121A. Taxes, assessments, or other charges owed to the City will be subtracted from the fair market value of the property taken.

The City will then prepare detailed work specifications and package a group of properties (about 30 units in each package) for rehabilitation by a for-profit or non-profit developer. A special developer subsidy fund will be established using UDAG funds to make up the difference between the renovation costs of buildings and the prevailing market values (see table of Estimated Costs of Abandoned Building Renovation, page).

As shown on the table, buildings would either be transferred from the City at no cost or purchased from the existing owner at a cost up to \$5,000 per building. Renovation and overhead costs would range from \$11,400 to \$20,900 per building. This estimate assumes that CETA Youth laborers would be available to carry out most of the more labor-intensive but non-technical rehab work (cleaning away debris, dry walling, painting, etc.) The existing market value of fully-renovated buildings in the area is now \$12,000 to \$15,000 depending on its location and size. Therefore, an average development subsidy of \$7,000 per building would be needed with individual buildings ranging from a \$3,6000 profit to a \$13,800 subsidy.

Abandoned buildings acquired through the same mechanism, but which are more suitable for multi-family apartments, could be sold to a for-profit or non-profit development for renovation under the Section 8 Substantial Rehab program. It is estimated that no more than 12 buildings containing some 75 units would be appropriate for rehab as multi-family apartments within the proposed area.

ESTIMATED COSTS OF TYPICAL
ABANDONED BUILDING RENOVATION

<u>Costs</u>	<u>Minimum</u>	<u>Maximum</u>	<u>Average</u>
Acquisition	\$ 0	\$ 5,000	\$ 3,000
Closing Costs	400	800	500
Rehabilitation	10,000	18,000	15,000
Administration	1,000	2,000	1,500
<u>TOTAL COST</u>	<u>\$11,400</u>	<u>\$25,800</u>	<u>\$20,000</u>
 <u>Assets</u>			
Market Value (fully-repaired)	\$15,000	\$12,000	\$13,000
Development Subsidy	<u>(\$ 3,600 Profit)</u>	<u>\$13,800</u>	<u>\$ 7,000</u>

(2) The Youth Employment and Training Component

By combining the development subsidies for renovation with a CETA-funded, on-the-job training program, the City will provide training and employment opportunities for resident, primarily minority, youths.

Special provisions will be made in advance with the rehabilitation contractors to provide on-the-job training for local youths. While the overall on-the-job training program would be administered by the CETA prime sponsor, the youths will be recruited and screened by the community-based Recruitment Training Program. Based upon their experience and skills, youths will either be placed directly with the contractor for on-the-job training, or channeled through a three to six-week basic skills program conducted by a CETA manpower contractor prior to such placement. The youth workers will receive apprenticeship-training wages, which will be paid from CETA Title VIII funds.

The on-the-job training program will be monitored by the CETA prime sponsor or a designated CETA contractor to insure that the youths receive adequate supervision and apprentice-level skills training.

The youth workers can provide an inexpensive work force to the developers for the many labor - intensive jobs required in restoring abandoned properties. In addition, the following benefits will be gained:

- The program will provide local youths not only with temporary repair/construction jobs, but also with basic skills and experience useful for future employment.
- Vandalism of abandoned structures will be reduced, as youths will take a sense of pride and responsibility in the fruits of their own labor.
- Youths, potential homeowners, will possess the rehabilitation skills to upgrade and maintain their own housing.

e. Energy Conservation

A recent study of an area similar to the Blue Hill neighborhoods indicates that:

- The cost of taxes, utilities, and home repairs comprise over 78% of housing costs, assuming a mortgage still outstanding.

- The utility costs of the typical property-owner have increased 73% between 1973 and 1976.

It is a safe assessment that the highest utility costs are incurred by owners and tenants least able to afford them. Through some basic energy conservation improvements, owners can substantially reduce these costs and increase their ability to maintain their property.

In the Blue Hill Avenue area, a large majority of the structures, built in the later 1800's or early 1900's, not only lack modern energy-saving components, such as insulation and storm windows, but waste energy due to broken and uncaulked windows, doors which don't close completely, and other maintenance problems. The cost savings which these structures can experience with only relatively small investments are substantial. For example, the owner of a typical pre-1920 frame three-decker structure with gabled roofs and wood or aluminum siding exterior, through a \$1,865 investment, can achieve an annual cost savings of \$604; the payback period of such an investment is approximately 3.1 years.

The Blue Hill Avenue proposal contains three energy conservation programs:

(1) As previously described, the Grove Hall elderly development and service center will utilize solar energy panels, which will effectively lower the operating costs of the project.

(2) An energy conservation outreach program will operate out of the HIP and Boston Energy Office. As requested, this program will provide house-to-house audits to supply residents with free cost/benefit analyses of hypothetical energy improvements; technical assistance will then be provided owners wishing to make the suggested improvements. Homeowners making these energy improvements may benefit from HIP 20% rebates.

(3) A minority-owned and operated energy firm will be initiated which will provide energy services for the community as well as supply previously unskilled workers with a trade in a rapidly growing field.

The multi-purpose energy firm will be established by interested community representatives. The firm, probably a CDC, will initially be responsible for coordinating a tool-lending library for energy repairs and for ordering energy materials in volume at discount prices for resale to area homeowners. Most importantly, the firm will install winterizing improvements for homeowners or tenants convinced by the HIP audit of the advisability of the conservation measures, but unable to personally undertake them.

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- (1) Dorchester Neighborhood Improvement Program: A Feasibility Study by William Karg and David Conover, 1977.

The CDC will receive semi-skilled and skilled "energy conservation technicians" from a training program developed by a separate public or private entity with funding support from the City of Boston Manpower Administration. A percentage of the graduates from this CETA training program will be hired by the local CDC. Initially, only approximately four or five technicians will be hired; however, as the credibility of the energy CDC grows, additional CETA training graduates will be hired.

The CDC might itself become involved in the production of insulation, preferably cellulose, which is simple to use and does not require large capital outlays. Because the raw material required for cellulose production is newspaper, the CDC may become involved in its collection. Equipment and factory requirements for insulation production would require an initial investment of about \$250,000. 15 to 25 houses a day would be required to create a self-supporting ongoing business.

The CDC will eventually generate 25 permanent jobs; insulation production activities, if undertaken, would create 90 additional permanent jobs.

The CDC activities will be coordinated with a similar program proposed for Hyde Park. Total costs for the Blue Hill Avenue area CDC for one year will be approximately \$500,000. Possible funding sources include UDAG, ERDA, and the SBA.

f. Vacant Lot Reuse

The Sav-Mor neighborhood presently contains 362 vacant lots, 197 City-owned and 255 privately-owned. Most of the privately-owned parcels were cleared with public funds. City-owned fenced and seeded lots are sold to abutters under a current City program funded with CDBG monies; in addition, large City-owned lots are leased at minimal value to local residents for use as "victory gardens."

This summer the City is initiating an Open Space Management Program that will clear, clean, fence, and seed all hazardous lots within the next two years. A total of \$200,000 in Year II CDBG funds has been requested to operate this project in Roxbury. If this plan is approved, priority would be given to cleaning all lots in the target neighborhoods, reinforcing other investments being made.

Under the proposed Roxbury program, the BRA would survey all area vacant lots to assess their condition, and the Roxbury Little City Hall, using two CETA persons, would contact all residents to determine cleaning priorities and reuse preferences, and to solicit their cooperation in preventing further dumping.

The CDBG funds would be used by the BRA to hire local contractors, who would provide heavy equipment, fence selected lots, remove heavy debris, and seed the lots. In addition, 50 CETA

workers would be hired to remove light debris from the lots. Approval of the CDBG and CETA funds needed for these two activities has already been received.

Street associations would be encouraged to maintain the clean-up and improvements efforts and to make creative use of the vacant parcels.

g. Crime Prevention

A high incidence of crime in an area, with residents' accompanying apprehensions, tends to isolate neighborhood occupants, reducing their motivation to make personal investments in the area and limiting their ability to act as a community.

Historically, crime prevention programs have only worked where community involvement was maximized. As a result, the Blue Hill Avenue proposal encourages existing local neighborhood organizations to band together in developing a self-help crime deterrent program. With the sanction of the Blue Hill Avenue Commission, a local non-profit group will request Law Enforcement Assistance Administration (LEAA) discretionary grant funds to initiate a multi-faceted, anti-crime program that will involve:

- (1) A residential crime watch designed within a positive framework to mobilize cooperative community spirit. The crime watch will be fully coordinated with the Boston Police Department.
- (2) An information dissemination campaign that will encourage awareness of basic crime deterrent measures.
- (3) Promotion of security hardware improvements. Upon referral from the sponsoring non-profit group, the HIP will provide rebates equal to 20% of the cost of such improvements, e.g., dead bolt locks. Also, the non-profit will arrange with a local hardware store for volume purchase of recommended security hardware; the savings accrued from such volume purchases will be passed on to area owners and tenants who purchase the hardware.
- (4) Promotion of the "Ident-i-guard" property engraving program, with the assistance of the Boston Police Department.
- (5) An elderly escort service for neighborhood residents over the age of 60. Elderly residents will be provided with free escort service upon request from the sponsoring non-profit. As the elderly development and service center previously described will be a frequent meeting place for area senior citizens, one of the primary objectives of the escort service will be to insure that elderly persons wishing to visit the center will not be prevented from doing so because of the

fear of personal injury or financial loss. The elderly escort service will be coordinated with the Victim Assistance component of the Commission on the Affairs of the Elderly Security Program.

The crime prevention plan is similar in some respects to a program previously operated by the Roxbury Multi-Service Center.

The security program as described above will achieve the following benefits:

- Reduction in the incidence of crime and in crime-associated apprehensions
- Stronger sense of "neighborhood" among program participants
- Increased use of community elderly center
- Greater sense of cooperative spirit between the community and the Boston Police Department.

The Public Housing Project

Creating a Better Living Environment at Orchard Park

4. The Public Housing Project

a. Rationale: Creating a Better Living Environment at Orchard Park

The Orchard Park Housing Project, a Boston public housing development owned and operated by the BHA, provides a totally unsatisfactory living environment for its residents and exerts a blighting influence on the surrounding neighborhoods. The Project's hallways and grounds are littered with trash, and fences are partially collapsed. The many boarded-up windows indicate a high percentage of vacant, unsuitable units. Numerous major system improvements and maintenance repairs are required. The tenant population contains 85% single-parent families, and 85% of the households have no employed member. Predictably, the Project has the City's second highest crime rate.

Because of the enormity of the problems at the Project, restoration will require the full commitment and cooperation of the BHA, city planners, and Project tenants. Yet, restoration of the Project is a necessity if for no other reason than its location. The Orchard Park Project is located on a 15.7-acre site between the proposed industrial parcel, the Dudley Station commercial district, and the Sav-Mor neighborhood (see Map 6, page). With the exciting and real prospects for private investment in the industrial parcel, and the positive implications of that development for the abutting commercial and residential areas, restoration of the Housing Project becomes critical.

Implementation of the proposed three-year Master Plan for the Project will provide for needed site improvements, rehabilitation of vacant units, modernization of mechanical systems, and changes in the management and maintenance structure. With adequate funding for this Plan, a better living environment for the Orchard Park Housing Project residents will become a reality.

b. Recent Expenditures

Some restoration activities for the Project have already begun.

In 1973 all kitchens within the development were modernized. In 1974-75 security lighting was installed throughout the Project. In 1976-77 the boiler plant was thoroughly renovated, including the installation of two new boilers and four new gas-fired hot water generators. Repairs to all roofs of buildings with leaks were also made. This year new security doors are being installed on all exterior building entrances.

c. Two 1977 Programs

Two specific improvement programs have been scheduled to commence later this year, a grounds beautification program and Phase I of a vacant unit rehabilitation program. Both activities will have very direct impacts, both physically and psychologically. Tenant involvement is crucial to their success.

(1) Grounds Beautification

Approximately one third of a \$234,000 Title VI CETA allocation will be used for a grounds beautification program for Orchard Park. Highly visible activities to be undertaken as part of this program include creative gardening, landscaping, fence-mending, refurbishing of recreational facilities, tot lots, and furniture, and basic housekeeping.

Initially, the grounds beautification program will operate for a twelve-month period. Efforts will be made to have current Orchard Park tenants who qualify for Title VI employment form the ten-person work crew.

(2) Vacant Unit Rehabilitation - Phase I

More than \$250,000 in FY 1977 CDBG funds have been set aside to restore vacant, boarded-up units at Orchard Park. Fifteen unemployed union craftsmen will fully renovate about 40 to 60 of the roughly 180 units intended for eventual rehabilitation.

d. Development of a Master Plan

The City of Boston and the Boston Housing Authority are developing a Master Plan for Orchard Park that will be completed by March, 1978. The Plan's activities relate to:

- The physical dimensions of the development, including infrastructure, building/apartment components and systems, site plan, and dwelling unit mix.
- The selection of occupants for the development.
- The development's security system, including hardware and software components.
- Tenant organization.

(1) Physical Improvements

A principal focus of the Master Plan will be the seriously deteriorating physical plant. As part of the physical improvements plan, infrastructure requirements will be carefully assessed and costed-out. For example, the development's hot water distribution system is drastically in need of rehabilitation, with hot water coming into many apartments at only 90 degrees Fahrenheit. Also, the development's single-phase electrical system is obsolete and inadequate, with development-wide power blackouts an ever-present danger.

The Project's apartments require basic modernization. Specifically, all apartment bathrooms are obsolete and dilapidated, all apartments need painting and plastering, and all

building hallways require rehabilitation. Interior renovation activities will provide 75 temporary repair/construction jobs for Project residents. A request for \$3,000,000 of HUD/Modernization monies will be made to fund these activities over a two-year period.

If successful restoration of the Project is to be achieved, Phase II of vacant unit rehabilitation must be implemented. A special section follows this description of the Master Plan to highlight an innovative method of generating this Phase II rehabilitation. In addition, the Plan recommends permanent removal of some of the Project's buildings, although a final determination on demolition will not be made until the costs and benefits have been investigated.

Finally, as an expansion of this year's grounds beautification efforts, a more substantial site plan, including additional designated parking, more public open space and outdoor recreational areas, will be designed and constructed. These activities will generate 60 temporary jobs for Project residents. Total cost for site improvements will be approximately \$1,250,000 for a two-year period; potential funding sources are UDAG, CETA, CDBG, and the City of Boston.

(2) Selection of Occupants

A principal section of the Master Plan is an investigation of the feasibility of conducting an aggressive marketing campaign to select a mixed-income tenancy for the Project. Mixed tenancy, it is hoped, will provide the Project with improved management, maintenance, and security capabilities.

(3) Security Plan

The security plan for Orchard Park includes both hardware, such as deadbolt locks and security screens, and software components, e.g., a resident security patrol program. The City of Boston and Boston Housing Authority will support the resident security patrol program, which will provide five to ten residents with permanent jobs patrolling development hallways and grounds at peak criminal activity times. Security programming activities will require \$75,000 over a four-year period; potential funding sources for security plan activities are HUD and the LEAA.

(4) Tenant Organization

The Master Plan will analyze the current state of tenant organization, both within buildings and development-wide, and will propose specific mechanisms to effect a more successful tenant social control system within the Project.

In sum, the Master Plan will analyze current physical, social, and security problems within the development, and will prescribe comprehensive solutions for implementation in 1978 and 1979.

e. Vacant Unit Rehabilitation - Phase II

Implementation of Phase II of this program will complete the renovation of the Project's 180 vacant units.

Prior to this rehabilitation, several examinations with respect to dwelling mix must be undertaken. The first will be an examination of the marketability of Orchard Park apartments by number of bedrooms in the apartments; the second, a feasibility study of combining contiguous one-and-two-bedroom apartments horizontally or vertically to yield two-to-five bedroom apartments.

To accomplish Phase II rehabilitation, Orchard Park will be assigned a "Vacancy Crew" of tradesmen referred by the appropriate local unions and employed through contract at full union scale. These tradesmen will be recruited from the ranks of Boston's pool of unemployed construction workers in accordance with the provisions of the CETA Public Service Employment Program. The difference between the maximum CETA wages and the prevailing union scale will be paid from the requested UDAG allocation.

As part of the agreement with the unions in the hiring of "Vacancy Crew" tradesmen, the City will also hire eligible unemployed youth from the Orchard Park development to work as trainees assigned to the craftsmen on a one-to-one basis. These youth will be paid at a rate agreed upon by the unions and the City; funds will be derived from the Youth Employment and Training monies authorized and allocated under CETA.

Phase II vacant unit rehabilitation activities will require \$1,260,000 in funds over a two-year period and will generate 50 repair/construction jobs. In addition to providing these well-paying temporary employment opportunities, the program will supply youth craftsmen trainees with skills that will be marketable for future housing authority maintenance jobs and useful in maintaining their own homes. Finally, through Phase II rehabilitation, the Orchard Park development will reach a 100% occupancy rate.

f. Management/Maintenance Alternatives

The size of the management and maintenance staff of the Orchard Park development is inadequate due to the limited operating revenues available to the Boston Housing Authority (tenant rents, limited to 25% of tenants' low incomes, and inadequate HUD operating subsidies) to pay the high wage costs incurred.

As a result, deferred routine and extraordinary maintenance characterizes the development's maintenance status, and inadequate tenant control characterizes development management. While the crux of the issue is a sufficient number of staff, alternative management and maintenance systems may be more effective and efficient. Accordingly, alternative maintenance and management

systems will be evaluated, including private management and maintenance, tenant management and maintenance, and a mix of those systems with Boston Housing Authority management and maintenance.

Transportation

Improving the Local Transportation Opportunities

5. Transportation

a. Rationale: Improving Local Transportation Opportunities

The ability to move from place to place in a community, and especially the nature of the places well served by transportation, is an important determinant of the quality of life in a community.

Because the areas along Blue Hill Avenue are characterized by a large number of low-income residents with a very low private automobile ownership rate, the availability of public transportation is vital; it affects residents' access to employment, shopping, recreation, and social activities, and is a key determinant of where they choose to live.

Blue Hill Avenue is only moderately well-served with public transportation. This situation is in marked contrast to the first half of the century, when a trolley line down the Avenue encouraged the development of small businesses and increased residential mobility. The demise of the trolley and discontinuance of commuter rail service on the nearby Midlands Branch were major factors contributing to the deterioration of the Blue Hill Avenue community. Any effort at upgrading the area must seriously consider public transportation needs.

b. Trolley Line

As previously mentioned, the MBTA, the state agency which operates the Boston area's public transportation system, is conducting a major Replacement/Transit Improvement Study for the South End, Roxbury, and Dorchester -- areas which include Blue Hill Avenue. The City's own analysis of the public transit needs of the area indicate that one of the highest priorities should be the establishment of light rail (trolley) service running from Dudley Station south on Warren Avenue to Grove Hall and along Blue Hill Avenue corridor. The City urges the MBTA to seriously consider the following factors:

- Trolley service is appropriate to the medium to high residential densities now present and expected to continue in this area.
- It is energy-efficient because it uses electricity rather than gasoline or diesel fuel.
- A trolley line will serve the important purpose of encouraging confidence in the area. It will not only improve transportation for residents, but will encourage private investment, especially at the commercial nodes.
- The trolley will complement the extensive renovations currently planned at the Franklin Park Zoo. Ground-

breaking of this \$12.5 million project will commence this summer. When completed, the Zoo will be a regional if not national tourist attraction serving two million visitors a year.

Actual construction of such a light rail line will not commence until the 1980's. As such, the trolley line should be considered a vital, long-term component that will help preserve the improvements funded on the next three years.

Construction of the trolley line will provide an estimated 135 temporary jobs for area residents. The costs of construction will require approximately \$12,000,000 over a four-year period; the Department of Transportation is a potential funding source for the project.

c. Blue Hill Avenue Reconstruction

The northern section of Blue Hill Avenue, from Grove Hall to Dudley Street, is in extremely deteriorated condition, with numerous burned out and abandoned buildings interspersed with vacant lots. A high priority will be given to improving the appearance of this stretch. The right-of-way will be widened and the entire street reconstructed to include wide sidewalks, a center median, extensive plantings, and decorative street furniture. Neck-downs and other traffic control features would be used to prevent the Avenue from becoming a speedway for commuters and a hazard to neighborhood residents. The result of these reconstruction activities would be a pleasant urban boulevard that would encourage the development of quality residential projects, probably in the form of low-rise apartments and townhouses at densities appropriate to the area.

The reconstruction project, requiring \$4,000,000 over a three-year period, could be funded by UDAG or Urban Systems. It will create 70 temporary construction jobs for area residents.

d. Feeder Bus Route

A growth in industrial development in the Newmarket area, northeast of Blue Hill Avenue, and in the Crosstown industrial park will provide increased job opportunities for residents. Because present bus routes do not directly serve these industrial areas, a demonstration grant will be sought from the Urban Mass Transit Administration for an experimental feeder bus. The bus route will run up Blue Hill Avenue and loop through the industrial area; service will be scheduled at times which coincide with plants' working hours.

The aim of this project is to demonstrate how mass transit can enable low-income minority group members to obtain employment without automobile purchases and use.

C. Timeframe

Implementation of the programs contained in this first phase of a plan to revitalize Blue Hill Avenue and its abutting commercial and residential areas will extend over a period of about three years. The only activities of a long term are Parcel 3 in the industrial parcel, improvements to Dudley Station and construction of a trolley line along the Avenue. The anticipated dates for initiation and completion of the specific program activities are included in the cost and benefit tables found on pages of this document. Briefly, the estimated timeframe for the general program components is as follows:

(1) Industrial Development

Development of the Crosstown industrial park, Parcels 1 and 4, 5, and 2, will begin in late 1977 and be completed by 1981. Acquisition of land in Parcel 3 will commence next year. Development will extend over a three-and-one-half year period, beginning 1980.

(2) Commercial Nodes

Activities aimed at strengthening the existing business districts along Blue Hill Avenue will be carried out over a five-and-one-half year timeframe. Implementation of the Dudley Station area revitalization efforts are scheduled to begin in early 1978. However, major public funding will not commence until the MBTA study is completed. The more intensive revitalization efforts stated for Grove Hall will commence in 1978 and will be completed within two years. The establishment of the elderly development and service center behind Grove Hall will be accomplished during 1978-79.

(3) Residential Preservation

The upgrading of the residential neighborhoods abutting Blue Hill Avenue through programs that would rehabilitate occupied housing, restore abandoned properties, reuse vacant lots, reduce crime, and promote energy conservation, will begin this year and continue over the next three years.

(4) The Public Housing Project

Two programs for renovation of the Orchard Park Housing Project will commence later this year: a grounds beautification program and the vacant unit rehabilitation program - Phase I.

The Master Plan for the development calls for site improvements, interior renovations, Phase II of the vacant buildings rehabilitation, and institution of security hardware and a resident security patrol program. Depending on which funding sources become available, these activities will be initiated in 1978 and could be completed as soon as 1979 or as late as 1981.

(5) Transportation

Local transportation improvements will begin in 1979, with the initiation of Blue Hill Avenue reconstruction activities; this project will be accomplished over a two-year time period. Construction of a light rail (trolley) line will not commence until 1983, and will take three years to complete.

IV.
CONCLUSION

IV. CONCLUSION

The ambitious subtitle of the Blue Hill Avenue section, "revitalization of a distressed area", is not used lightly. Admittedly, the magnitude of the problems along this major artery are all too apparent to the residents in close proximity. And yet, given sufficient federal support, there is much that can be done to alleviate these problems.

This Phase I plan for the revitalization of Blue Hill Avenue should be looked upon as an opportunity to creatively utilize new federal discretionary monies, to combine proven public initiatives with innovative new program ideas, and most importantly, to breathe new life into an area desperately in need of any new beginning. While it is only a first step, nevertheless, it is evidence of a Mayoral commitment to improving the living conditions for area residents. With the continued work of the City Administration and the invaluable assistance of the Blue Hill Avenue Commission, a final plan will be developed.

In summary, this Phase I plan for the Roxbury section of Blue Hill Avenue will produce the following results:

- The development of Crosstown Industrial Park parcels will provide hundreds of employment opportunities for local residents, thus increasing the income of area residents and enhancing the ability of the area to attract and support additional job-producing industry.
- The activities aimed at fortifying the Dudley Station and Grove Hall commercial nodes will support and encourage investment by current and new businesses; this investment will generate new jobs for local residents and substantially augment community confidence.
- The upgrading of the residential neighborhoods abutting the Avenue will include programs to rehabilitate occupied housing, restore abandoned buildings, reuse vacant lots, reduce crime and highlight several energy concerns. The programs are designed to restore resident confidence.
- The master plan for Orchard Park, a seriously deteriorated housing project, potentially may serve as a model for other municipalities faced with similar problems. Improvements will include physical upgrading and also an alternative management and maintenance scheme.
- Improvement of transportation linkages will provide residents with better accessibility to employment opportunities and commercial activities.

A detailed listing of the proposal's specific program activities, including benefits, economic impact, costs, funding sources, and time-frame is provided in the tables on pages

Successful implementation of the Blue Hill Avenue plan will require a total public and private investment of \$52.5 million and will require approximately \$24.5 million in federal dollars.

BLUE HILL AVENUE PROGRAM DESCRIPTION

Costs and Potential Funding Sources

PROGRAM ACTIVITY	TOTAL COST	ANNUAL ALLOT.	POTENTIAL FUNDING SOURCES			TIME FRAME
			Federal	State	Local	Private
1. Industrial Development Crosstown Industrial Site						
a. Parcels 1 and 4						
(1) acquisition						
(2) public improvements	\$525,000		EDA		City	10/77-2/80
and site preparation	625,000				City	
(3) facility construction	\$4,500,000				IOFA Bond	
(initial and additional structures)						
b. Parcel 5	\$1,500,000				City	10/77-9/78
(1) acquisition						
(2) site preparation						
(3) BBI building modernization						
(4) construction of additional building						
c. Parcel 2						
(1) acquisition	\$400,000		UDAG/EDA		Possible IDFA Bond	3/80-8/81
(2) public improvements	\$200,000					
and site preparation						
(3) facility construction	\$2,700,000					
d. Parcel 3*						
(1) acquisition	\$4,500,000		UDAG/EDA		Possible IDFA Bond	3/80-8/83
(2) public improvements	\$3,500,000					
and site preparation						
(3) facility construction	\$2,000,000					

* Parcel 3 development will take three to four years to complete and should not be considered a direct cost of this proposal.

PROGRAM ACTIVITY	TOTAL COST	ANNUAL ALLOT.	POTENTIAL FUNDING SOURCES Federal State Local Private	TIME FRAME
e. CDC Administration costs	\$ 95,000		CDBG	'78-'80
f. Crosstown Employment Assistance Project-employment training	\$ 750,000		CETA	'78-'80
2. Commercial Nodes				
a. Dudley Station*				
(1) Public improvements and parking	\$2,000,000		UDAG Public Works City Cap. Bill	3/78-9/83
(2) Store rehabilitation and expansion	\$1,000,000		SBA,EDA	
b. Grove Hall				
(1) Street improvements	\$ 250,000		Urban Systems City of Boston	3/78-12/81
(2) Parking Lot	\$ 100,000		City of Boston	
(3) Market Study	\$ 50,000		City of Boston	
(4) S.B.A.			SBA	
Urban Commercial Neighborhood Revitalization				
(5) Revolving Loan			UDAG	6/78-9/79
(6) Elderly Center	\$6,750,000		HUD/Sec. 202/Sec.8	
(a) Construction			HEW/Title II, XX, XIX	
(b) Operating			HUD/ERDA	
(c) Solar Energy Unit				
3. Residential Preservation				
a. Housing Improv. Program	\$ 750,000		CDBG City of Boston	'77-'79
b. Sec. 312 Direct Loans	\$1,200,000		HUD City of Boston	'77-'79
c. Chapter 707 Rental Assistance	\$ 900,000		DCA	'77-'79

*This project will be completed at a later development stage and should not be considered a direct cost of this proposal.

PROGRAM ACTIVITY	TOTAL COST	ANNUAL ALLOT.	POTENTIAL FUNDING SOURCES			TIME FRAME
			Federal	State	Local	Private
d. Rehabilitation Advance	\$1,200,000		UDAG			'77-'79
e. Abandoned Housing Rehabilitation	\$2,100,000		UDAG CETA			'78-'80
f. Vacant Lots - Open Space Management	\$ 400,000		CDBG		City of Boston	'77-'80
CETA Materials	\$ 200,000		CETA			
g. Crime Prevention Program	\$ 320,000		LEAA			'77-'80
h. Energy Solar Energy (commercial nodes & elderly center)	\$ 350,000		ERDA/HUD			'77-'80
HIP/Weatherization	\$ 60,000		ERDA		City of Boston	'77-'79
Energy CDC	\$ 500,000		UDAG/ERDA/SBA			'77
4. Orchard Park Housing Project						
a. Grounds Beautification	\$ 80,000		CETA		City of Boston	'77
b. Vacant unit Rehabilitation (Phase I)	\$ 250,000				City of Boston	'77
c. Vacant Unit Rehabilitation (Phase II)	\$1,260,000		UDAG CETA Title VI CETA Title III			'78-'79
d. Interior Renovations (including bathrooms major mechanical systems, etc.)	\$3,000,000		HUD/Modernization			'78-'79

PROGRAM ACTIVITY	TOTAL COST	ANNUAL ALLOT.	POTENTIAL FUNDING SOURCES			TIME FRAME
			Federal	State	Local	
e. Site Improvements (selection demolition, landscaping, enhance renovations.)	\$ 1,250,000		UDAG CETA CDBG		City of Boston	'79-'80
f. Security Program	\$ 75,000		HUD/LEAA			'78-'81
5. Transportation						
a. Blue Hill Avenue (Reconstruction)	\$ 4,000,000		Urban Systems			'79-'80
b. Local Residential Streets (streets, sidewalks, & lighting)	\$ 400,000		Chap. 90		City of Boston	'78-'80
c. Trolley Line*	\$12,000,000		DOT			
TOTAL	<u>\$61,740,000</u>					

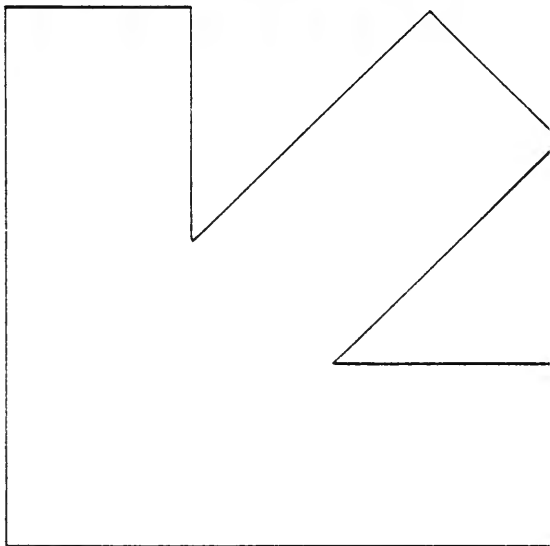
* This project will be completed at a later development stage and should not be considered a direct cost of this proposal.

PROGRAM ACTIVITY	NO. OF JOBS CREATED		JOB TRAINING NEEDED	OTHER ECONOMIC IMPACT	POPULATION SERVED	TIME FRAME
	Temp. Const. Per Yr.	Public Service Employ.	Perm. Employ.			
1. Crosstown Industrial Park						
a. Parcels 1 and 4	72		900	Temporary: Constr. skills	City of Boston	10/77-2/80
b. Parcel 5	50		160	Permanent: Industrial training fitted to needs of employer		10/77-9/78
c. Parcel 2	66		500			3/80-8/81
d. Parcel 3	50		1400			3/80-8/83
2. Dudley Station Revitali- zation						
a. Public improvements	13			Temporary: Repair/ construction skills	Roxbury Resi- dents	3/78-9/83
b. Store rehabilitation and expansion	10		20	Permanent: Retail and clerical skills	Neighborhood revitalization	
3. Grove Hall Revitalization						
a. Public Improvements	10			Temporary: Repair/ construction skills	Roxbury Resi- dents	3/78-12/81
b. Store rehabilitation and expansion	10		20	Permanent: Retail and clerical skills	Neighborhood revitalization	
4. Elderly Development and Service Center	185		25	Temporary: Construc- tion skills	Better housing Neighborhood revitalization	6/78-9/79
				Permanent: Janitorial and service skills		

PROGRAM ACTIVITY	NO. OF JOBS CREATED		JOB TRAINING NEEDED	OTHER ECONOMIC IMPACT	POPULATION SERVED	TIME FRAME
	Temp. Const.	Public Service Per Yr. Employ.				
3. Housing Improvement Program	10		Repair Construction skills	Better housing Expanded tax base Neighborhood Revitalization	Blue Hill Ave. area residents	10/77-9/79
a. Sec. 312 Loans	20					10/77-9/79
b. Chap. 707 Assistance	10					10/77-9/79
c. Rehab Advance	20					10/77-9/79
d. Code Enforcement	2		Inspection skills			10/77-9/79
e. Abandoned Building Renovation		35	Repair/construction skills	Expanded tax base Removal of blighting Influence	Blue Hill Ave. Area Residents	4/78-9/80
				Better housing		
f. Vacant Lots/Open Space Management		52	Maintenance skills	Removal of blight- ing influence	Blue Hill Ave. Area Residents	10/77-9/80
g. Crime Prevention		6	Patrolling skills	Crime Control	Blue Hill Ave. Area Residents	10/77-9/80
h. Energy Program						
(1) Energy Outreach		15	Inspection and installation skills	Lowered utility costs	Blue Hill Ave.	10/77-9/79
(2) Energy CDC		25				10/77-9/79
(3) Insulation production	20	90	Manufacturing skills	Expanded tax base		10/77-9/79

PROGRAM ACTIVITY	NO. OF JOBS CREATED			JOB TRAINING NEEDED	OTHER ECONOMIC IMPACT	POPULATION SERVED	TIME FRAME
	Temp. Const.	Public Service	Perm. Employ.				
4. Orchard Park Housing Project							
a. Grounds Beautification	10			Maintenance skills	Better housing	Project Residents	10/77-9/78
b. Vacancy Rehab. Phase I	30			Repair/Construction skills			7/77-6/78
c. Vacancy Rehab. Phase II	50						7/78-6/80
d. Interior Renovations	75						7/78-6/80
e. Site Improvements	60						7/79-6/80
f. Security Program	5			Patrolling skills	Crime Prevention		7/78-6/81
5. Transportation							
a. Blue Hill Ave. Reconstruction	70			Construction skills	Neighborhood revival.	Area Residents	7/79-6/81
b. Local Residential Street Improvements							
c. Trolley Line \$12 million	135			Construction skills	Better transportation	Blue Hill Ave.	4/83-3/86
TOTAL	978	3253					

THE BOSTON PLAN



BLUE HILL AVENUE

Urban Development Action Grant

Supplementary Document

CITY OF BOSTON

Sevin H. White / Mayor

ordon Brigham / Executive Director, Boston Plan

atrick Jones

ollins Ross / Co-Chairmen, Blue Hill Avenue Commission

May 24, 1978

Mr. Robert C. Embry
Assistant Secretary for Community
Planning and Development
Department of Housing and Urban
Development
451 7th Street, S.W.
Washington, D.C. 20410

Dear Mr. Embry:

On behalf of the City of Boston I am pleased to submit this information supplementing the previously filed application for an Urban Development Action Grant for the Blue Hill Avenue area.

This submission builds on the UDAG submitted in January of this year. We are requesting \$7,681,200 in UDAG funds to support a vitally important neighborhood reclamation program within the City of Boston. The proposed program, with a balanced approach to a neighborhood's needs, reflects the importance of mutually supporting residential, commercial and job creating activities. It is also important to understand that the proposed program is a carefully designed step in a longer-range development plan for the entire Blue Hill Avenue Corridor.

This application has been strengthened in several critical areas: we have re-examined the housing programs and have outlined a more detailed and effective program of assistance; we have developed a far stronger plan for revitalizing the commercial nodes at both ends of the Blue Hill Avenue corridor; we have obtained significantly increased financial support and backing from the banking community of Boston for the application; and finally, we have improved the overall quality of the application by having a far greater input from the Blue Hill Avenue Commission.

This UDAG is a critical piece of the Boston Plan. Its approval will further the objectives of the Plan by stimulating private investment, expanding jobs for Boston residents, and increasing Boston's tax base. But perhaps most important, this UDAG provides HUD with the opportunity to deal with the problems of an inner city neighborhood within the context of a new national urban policy, and to support an effort that is so critical to the needs of an inner city neighborhood.

City of Boston
Kevin M. White,
Mayor

City Hall Square
Boston, MA 02201
(617) 725-3315

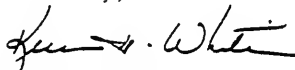
Gordon L. Brigham
Executive Director

Page 2
Mr. Robert C. Embry

May 24, 1978

I urge your approval of this important Urban Development Action Grant program. It is a vitally important segment of the longer-term neighborhood development strategy now being implemented jointly by the City and the Blue Hill Avenue Commission.

Sincerely,

A handwritten signature in dark ink, appearing to read "Kevin H. White". The signature is fluid and cursive, with the first name "Kevin" and last name "White" clearly distinguishable.

Kevin H. White,
Mayor

May 24, 1978

Mr. Robert C. Embry
Assistant Secretary for Community
Planning and Development
Department of Housing and Urban
Development
451 7th Street, S.W.
Washington, D.C. 20410

Dear Mr. Embry:

The members of the Blue Hill Avenue Commission wish to go on record as supporting the Blue Hill Avenue UDAG proposal which seeks to stabilize and strengthen the Blue Hill Avenue area of Roxbury.

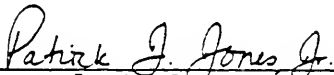
The Blue Hill Avenue Commission functions as the primary advocate of community interests with respect to redevelopment and revitalization activities in the Blue Hill Avenue Corridor. The authority of the Commission is specified in the Executive Order signed by the Mayor on April 27, 1978. The Commission communicates the views and priorities of the community to the City and monitors the implementation of any and all redevelopment and revitalization efforts undertaken along the Blue Hill Avenue Corridor affecting the quality of life for this area.

The importance of this grant cannot be overemphasized. It is vital to the comprehensive development of the corridor in that it will augment on-going City and community efforts. To that degree, the Commission supports the application, and we feel that the information submitted herewith provides additional evidence of the need for the funding, and of the ability of the Commission and the City to use the resources effectively.

The Commission, working with City and other community representatives has worked long and hard to come up with a UDAG proposal that we feel addresses many of the needs that are currently unmet by existing programs.

In summary, we feel that the Blue Hill Avenue UDAG is unique in its comprehensive approach to neighborhood reclamation and revitalization.

Respectfully,


Patrick Jones
Co-Chairman,
Blue Hill Avenue Commission



Rollins Ross
Co-Chairman

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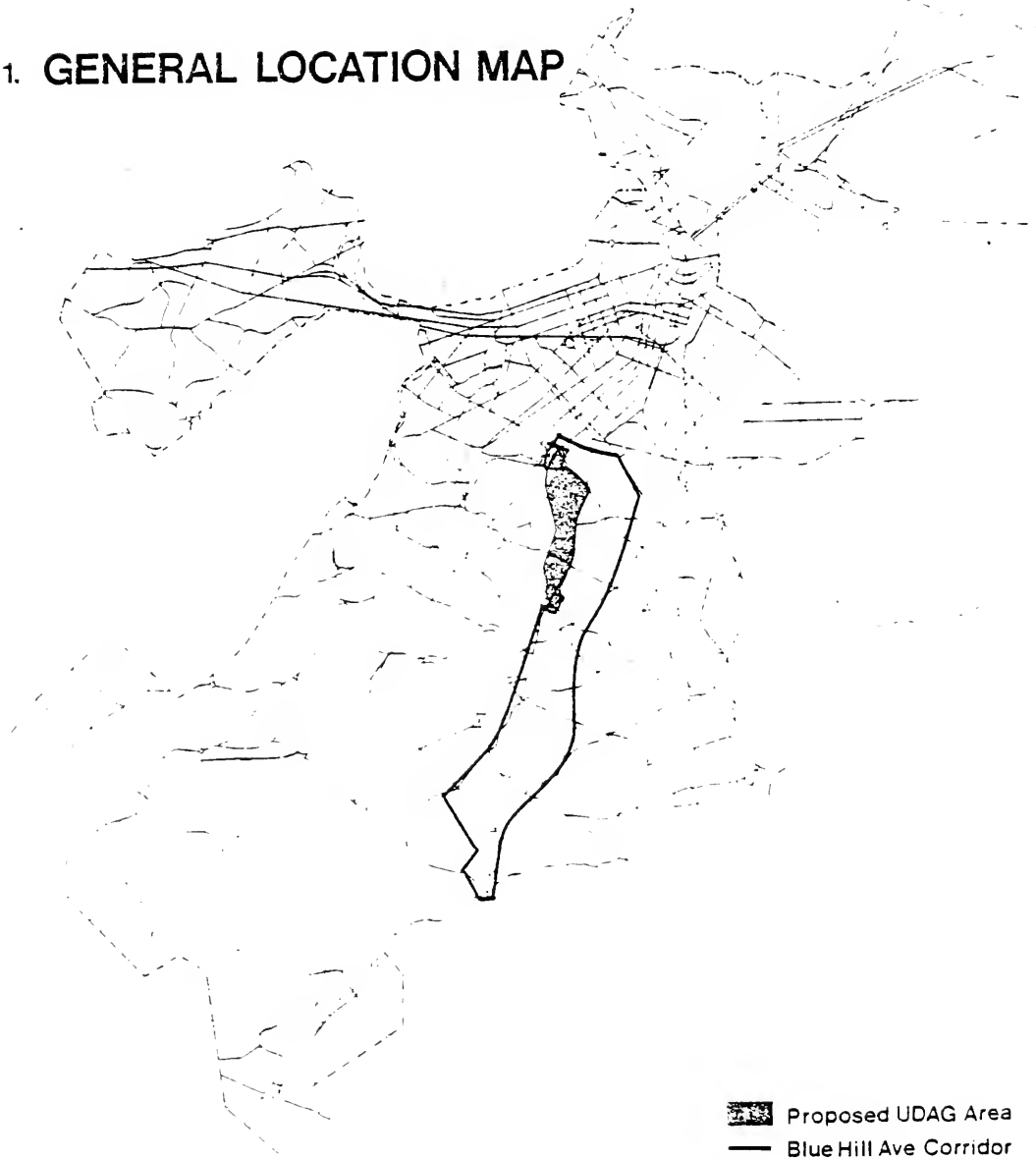
INTRODUCTION

On January 30, 1978, the City of Boston submitted an application for Federal financial assistance in the amount of \$7,681,200 for the Blue Hill Avenue area, under the Urban Development Action Grant Program. That application, duly authorized by the City Council, is still pending.

The following materials provide supplementary information to that application, pertaining to both the substance of the programs proposed and the process of joint City and community planning that has taken place since the initial submission.

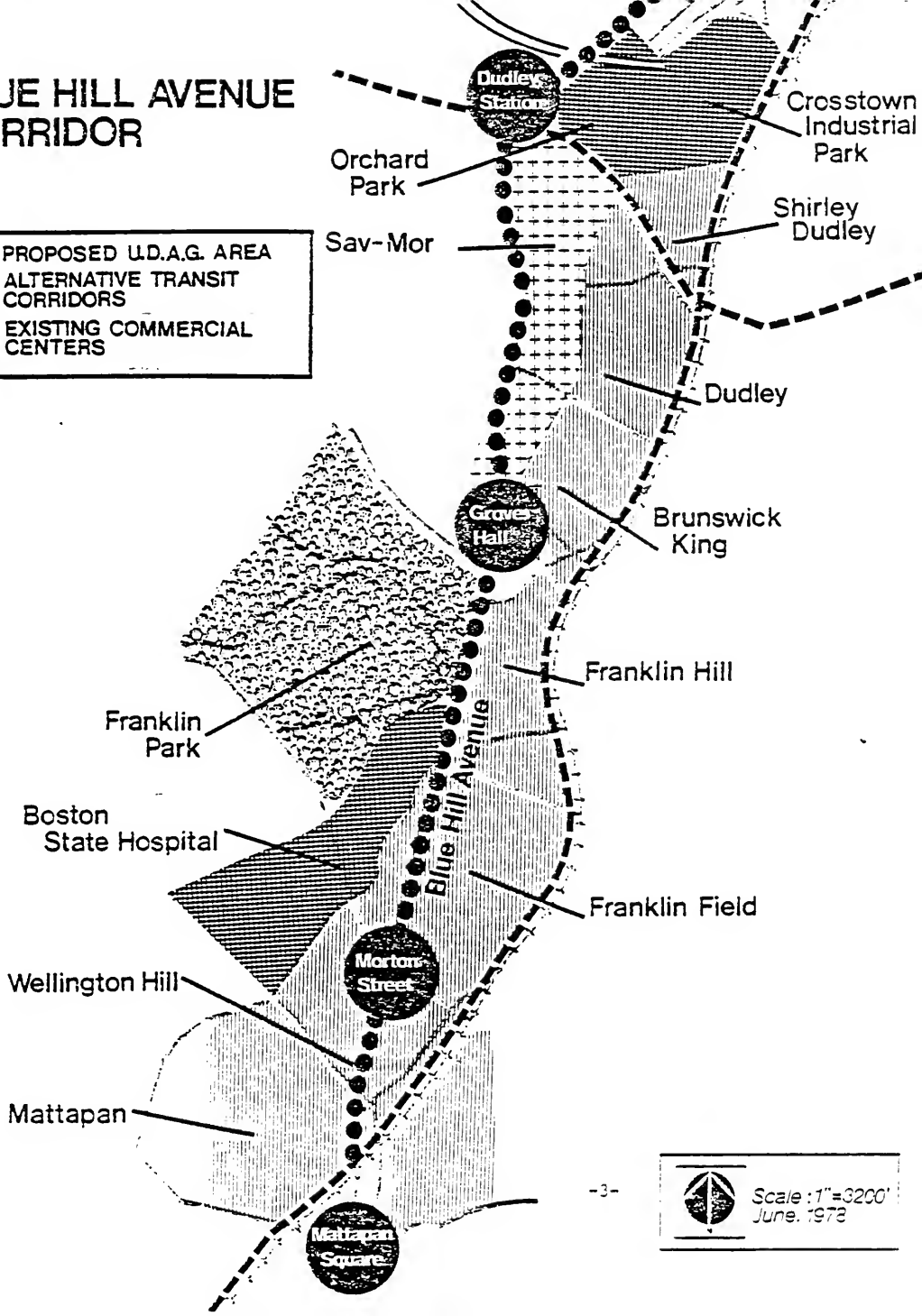
This submission describes proposed UDAG-funded activities in greater detail, provides additional documentation of private investment commitment, summarizes related program activities funded from other sources demonstrating the City's commitment, and puts the proposed program into the context of a development strategy for Blue Hill Avenue that will constitute a longer-range development program for that area.

1. GENERAL LOCATION MAP



BLUE HILL AVENUE CORRIDOR

- PROPOSED U.D.A.G. AREA
- ALTERNATIVE TRANSIT
- CORRIDORS
- EXISTING COMMERCIAL CENTERS



1. BLUE HILL AVENUE OVERVIEW - A NEIGHBORHOOD RECLAMATION STRATEGY

Along its five mile length, Blue Hill Avenue presents a chain of contrasts. For a number of years, the Avenue has served as a symbol of change, disinvestment and abandonment. However, while there are areas with boarded storefronts, abandoned buildings and vacant lots, there are also areas of successful commercial activity, and stable and improving residential neighborhoods.

The City's strategy for reclamation of the Corridor is to concentrate resources first in the stronger market areas and locations with potential for significant private investment. The Urban Development Action Grant proposal is one part of this ongoing strategy, and capitalizes on opportunities to bring together a mix of investments and interests at one point in time. Residential, commercial and industrial activities, coupled with job training programs, an active local development corporation, private sector investment and direct community participation are poised for action. With the stability produced from these, carefully targeted development actions, attention will be directed next to other areas presently manifesting more serious problems.

The City has taken several key steps, based on the opportunity to use the UDAG program in the Blue Hill Avenue Corridor, and Sav-Mor specifically. First, in the Summer of 1977, the Blue Hill Avenue Commission was established, composed of local residents and agencies, to work with the City to plan for and oversee the Corridor's revitalization. A site office has been established and staffed. Second, in December of 1977, the City's Office of Housing opened a site office in the same location in the UDAG area, for the operation of housing programs. Third, the City designated Sav-Mor a Neighborhood Strategy Area under the Section 8 Demonstration Program. Fourth, the City has allocated \$2.8 million of Community Development and City Capital Funds for the coming year. These actions have generated momentum for change and confidence in the future of the neighborhood.

This UDAG program will build on and strengthen the many efforts that have been made in the past to the Avenue and the surrounding area. Over the past ten years, over \$80 million in public funds have been spent to strengthen other areas in the vicinity, successfully creating stable mixed-income neighborhoods.

The impending construction of the proposed Crosstown Arterial Street this Summer, with \$10 million of Urban Systems funds, has already attracted significant industrial investment in the northern portion of the Blue Hill Avenue Corridor. EDA Title I funds have provided the necessary site improvements to spur the \$2.8 million investment in new construction by Digital Equipment Corporation. Finally, initial UMTA-funded studies are being conducted for alternative transit programs, ranging from \$250-\$600 million, to significantly increase access to the Blue Hill Avenue Corridor and create additional

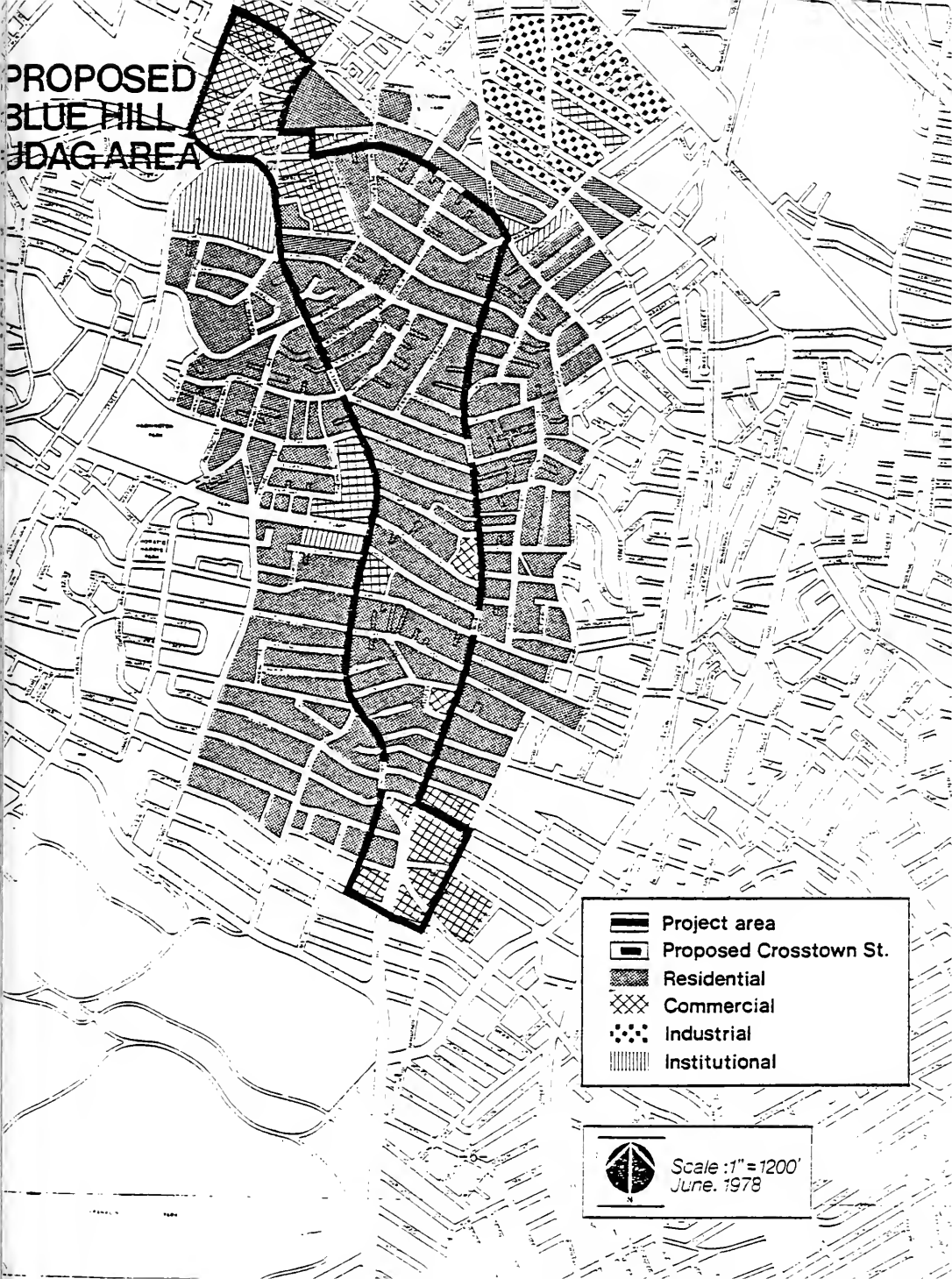
opportunities for new private investment. The City and the State are committed to funding these transit programs once designed. The second phase of study, a detailed assessment of a limited number of alternatives, will begin shortly.







The UDAG application focuses on the Sav-Mor neighborhood with the commercial nodes at either end as the first step in a series of investment strategies for the Blue Hill Avenue Corridor. There are existing strengths and emerging opportunities in Sav-Mor that can be the foundation for a joint public and private investment program.

The Grove Hall and Dudley Square business districts located at either end of the neighborhood are stable districts able to capture significant business from new auto-oriented shopping centers once planned public investment programs are completed.

The goal of this UDAG proposal is to bring together public and private resources to encourage and support homeownership through a mix of Homesteading and rehabilitation programs, attract new homeowners and support those who have remained, provide business services to make existing and prospective businesses more competitive, and offer incentives to businesses, which might otherwise leave, to remain and expand. The UDAG program will provide missing housing, business and capital improvement funds vital to completing other public and private investments already scheduled to occur within the Sav-Mor and business districts. It will both protect the previously expended public funds and provide the first major step in a longer-range program designed to upgrade the Blue Hill Avenue Corridor. Indeed, the emerging longer-range development plan for the total corridor contemplates a continuing series of strategic development projects whose objective will be to create a setting in which total reclamation can occur within the Corridor. The projects will both create opportunities for economic development and job creation, and establish the basis for a restructured land use pattern.

PROPOSED BLUE HILL ADAG AREA



-  Project area
-  Proposed Crosstown St.
-  Residential
-  Commercial
-  Industrial
-  Institutional



Scale : 1" = 1200'
June, 1978

2. Residential Component

2.1 Introduction

Sav-Mor is an inner-city, working class, minority neighborhood. A large percentage of the population are homeowners and long-term residents. 66% of the 1-3 unit buildings are owner-occupied. The housing stock is predominantly 1-4 unit structures, many of them custom-built wood frame homes and attached brick rowhouses. There are scattered vacant and boarded buildings and vacant lots which are a blighting influence on the otherwise sound neighborhood. Its pivotal location between two business districts and adjacent to an emerging industrial park creates a positive setting for residential rehabilitation near an expanding job base. All indicators suggest that Sav-Mor is a stable community which has suffered from the Corridor's image of disinvestment and abandonment.

Past experience with housing rehabilitation programs indicates that property owners are willing -- in fact, actively seeking -- to improve their homes. The City's Housing Improvement Program (which offers 20%, 40%, and 50% rebates for repairs to 1-6 unit, owner-occupied housing) and the Section 312 Loan Program (which provides long-term, low-interest home improvement loans) have been operating successfully in Sav-Mor.

Approximately 100 structures have been rehabilitated under these programs to date, and half again as many cases are awaiting additional Section 312 funds. This represents approximately \$1 million in public and private investments.

However, many owners whose homes require extensive repairs have been unable to complete rehabilitation under these programs. HIP rebates are intended to leverage low and moderate levels of repairs. Analysis of HIP Site Office records indicates that 50% of those who entered the program dropped out because of financial difficulties. Others have applied to participate in the programs and have been uneligible because they were not owner-occupants. A recent survey of investor-owners documented their willingness to make improvements if financial assistance were made available. 92% of the 37 interviewed indicated they would improve their property if assistance were available. Action Grant funds provide the City with the opportunity to comprehensively address housing needs in Sav-Mor. A Homestead Program will be introduced to the area, building on past experience in other sections of Boston. Existing, successful programs will be expanded and new program concepts to leverage repairs will be initiated. Programs have been tailored to

* Over the past 3 years, HIP has offered a 20% rebate to eligible owners, a 40% rebate to eligible owners for major structural repairs, and a 30% rebate for elderly homeowners. The 20% rebate has not been a sufficient subsidy to enable owners to fully repair their homes.

the particular needs of the Sav-Mor residents and owners, and characteristics of the housing stock. Program operation will stress case by case analysis, to match each situation with the most appropriate program.

Programs have been designed to salvage vacant properties, eliminate blight, and create additional housing choices and home-ownership opportunities. Approximately 200 housing units will be recaptured through the UDAG-funded Homestead Program and the Section 8 Neighborhood Strategy Areas Program. A new program has been added to the UDAG request since the original submission -- The Mortgage Incentive Program -- whose purpose is to attract new "bankable" homebuyers to Sav-Mor, homeowners who can choose to live anywhere. The Mortgage Incentive Program will help to create an economically-integrated community. Through these efforts, existing residents will be offered new housing opportunities, and new residents will be attracted to the area.

In addition, a capital improvement program will be carried out to reconstruct and resurface streets, repair sidewalks, and improve street lighting as needed.

Housing programs will be administered through the City's Office of Housing site office, located in the UDAG area. A property owner will be able to come to one location to find out about the full range of programs. As part of the cost of rehabilitation, he will receive counseling about which programs best suit his financial status and rehabilitation needs. Finance Specialists will provide financial management counseling; Rehabilitation Specialists will work with owners to determine what work needs to be done, and to check progress of rehabilitation.

The financial institutions support the City's neighborhood revitalization strategy. Sixteen banks have agreed to participate in the programs by making available mortgage and home improvement loans. The amount of private financing committed to Sav-Mor, and the number of institutions joining together in this commitment demonstrate the broad base of support from the private sector.

Community residents and the Blue Hill Avenue Commission fully support the neighborhood revitalization strategy. The Housing Subcommittee of the Commission has been involved in the design of the various housing programs. This is crucial, because of the nature of these programs. Assistance is made available to property owners -- public and private financial and counseling resources -- but the program's success depends on a one-to-one matching of willing and able owners with the most appropriate mix of resources.

To set the context for a discussion of the specific programs, an analysis of demographic characteristics and building conditions is presented below:

TABLE 1. BUILDING CONDITION SURVEY*

<u>Property Condition</u>	<u>Approx. Rehab. Cost (per structure)</u>	<u>No. of Structures</u>	<u>No. of Units</u>
A	0 - \$ 4,000	177	447
B	\$ 4,000 - \$ 8,000	440	997
C	\$ 8,000 - \$12,000	181	388
D	\$12,000 - \$20,000	80	187
E	\$20,000 - or Demolition	7	11
TOTAL:		885	TOTAL: 2,030

*Mayor's Office of Housing, May, 1978

TABLE 2. 1970 CENSUS INFORMATION

Age Distribution:

<u>Age</u>	<u>Sav-Mor</u>	<u>Boston</u>
0-19	41%	30%
20-24	8%	12%
24-44	22%	22%
45-64	18%	20%
64 +	11%	13%

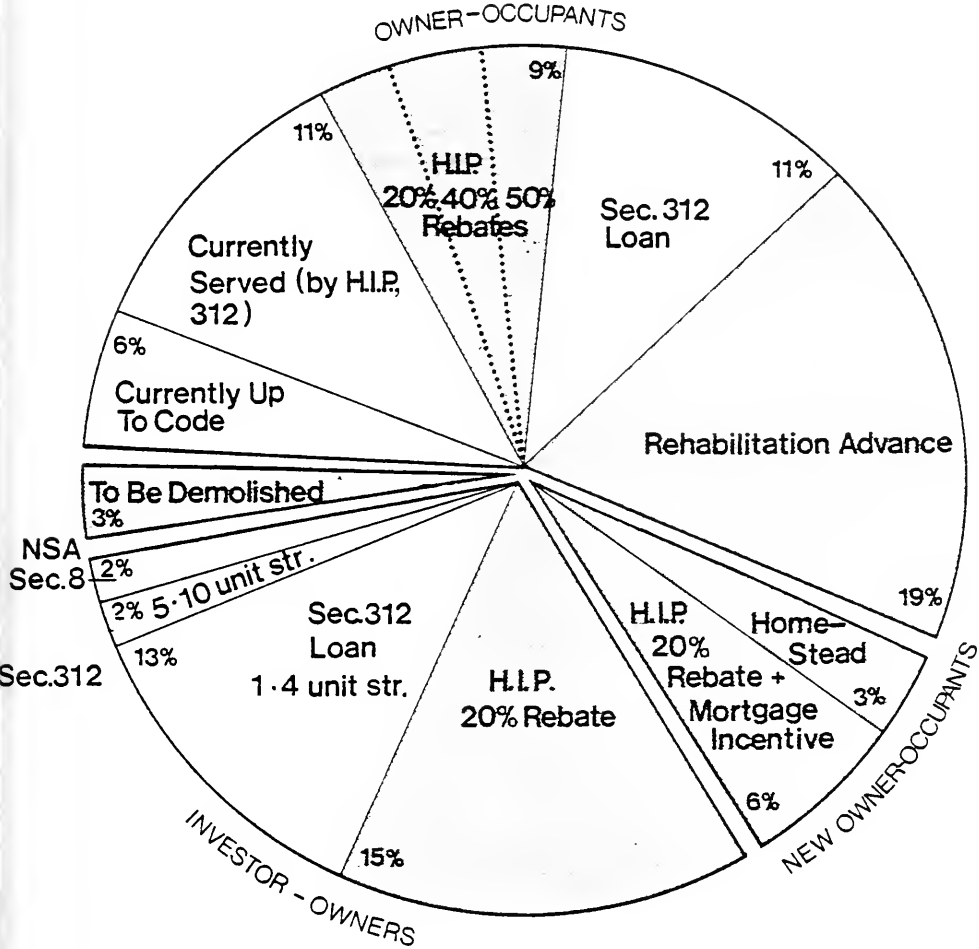
Income Distribution:

<u>Income</u>	<u>Sav-Mor</u>	<u>Boston</u>
Below Poverty	20%	12%
\$ 0- 5,000	37%	22%
\$ 5,000-10,000	34%	34%
\$10,000-15,000	21%	26%
\$15,000 +	7%	18%

Information is available by census tract only; Sav-Mor population constitutes about 70% of the tracts for which information is compiled. Census information includes the population of Orchard Park, a 774-unit family public housing project located outside Sav-Mor. This explains the high percentage of persons age 0-19 and with incomes below \$5,000.

55% of the area's residents earned between \$5,000 and \$15,000 in 1970. This is similar to the city-wide statistics, and indicates the feasibility of the homeownership and rehabilitation programs.

4. SAV-MOR HOUSING PROGRAMS



Total structures - 885
UDAG funded programs

2.2 Description of UDAG Programs

1. Program Title: Housing Improvement Program for Owner-Occupants

UDAG Funds: \$210,500

Private Funds: \$494,500

Impact: The Housing Improvement Program provides rebates to owner-occupants of 1-6 family properties at the 20% level for moderate income; 40% level for low-income non-elderly; and 50% for the low-income elderly.

- (A) Average Cost of Rehabilitation: \$3,000 - \$6,000 per structure.
- (B) Projected Number of Participants: 133
- (C) Eligibility Criteria: Owner-occupant, 1-6 family, within the income limitations to be determined. Moderate income owners will receive a 20% rebate, lower income owners will receive a 40% rebate and low income elderly will receive a 50% rebate.
- (D) Characteristics of Program Participants: This is the first level of assistance (least expensive, high private leverage, least bureaucratic). Homeowners who can acquire conventional financing for the total cost of the repairs or who have the savings available will participate in this program, because it is the only program where a cash rebate will be granted to the owner after satisfactory completion of work. Owners who perform some of their own repairs can benefit from additional savings.

2. Program Title: Housing Improvement Program for Investor-Owners

UDAG Funds: \$156,000

Private Funds: \$624,000

Impact: For the first time, HIP 20% rebates will be available to investor-owners of 1-6 family homes who are willing to make necessary repairs. The City will thereby provide an incentive to owners to improve their buildings.

- (A) Average cost of Rehabilitation: \$4,000-\$6,000 per structure.
- (B) Projected Number of Participants: 130

- (C) Eligibility Criteria: 1-6 family properties which are not owner-occupied.
- (D) Characteristics of Program Participants: Roughly half of the investor-owned stock does not require extensive repairs. The investors are interested in repairs if given some public assistance and the assurance (through rehabilitation programs and code enforcement) that other homes will also be repaired, thereby increasing market values. These owners have sufficient credit and property equity to undertake repairs.

The advantage of this program to property owners is that they can take advantage of sweat equity. Under the Section 312 Program, owners have to pay the higher prices of general contractors.

3. Program Title: Rehabilitation Advance Program

UDAG Funds: \$825,000

Private Funds: \$412,500

Impact: This program is geared to those property owners who cannot afford to rehabilitate their property even utilizing that assistance available under on-going programs. An advance -- cash grant disbursed as repairs are performed -- will be used to subsidize some or all repairs to bring the house up to code. A lien equal to the advance will be placed on the property, to decrease 20% annually over a five-year period. If the property is sold within this time, the outstanding lien must be paid. Recaptured funds will be placed in a revolving fund, for additional rehabilitation advances. Counseling by the Office of Housing and local non-profits will be offered in such areas as money management and energy conservation.

- (A) Average Cost of Rehabilitation: \$5,000-\$10,000 per structure (maximum advance of \$7,500 will be allowed).
- (B) Projected Number of Participants: 165
- (C) Eligibility Criteria: Owner-occupied 1-6 family structures. Owner must be unable to get work accomplished through HIP or 312 and must have income of less than 80% of median for SMSA. In addition, the owner must have at least one loan denial letter from bank.
- (D) Characteristics of Program Participants: The owners are not capable of handling the high cost of repairs.

4. Program Title: Homesteading

UDAG Funds: \$1,050,000*

Private Funds: \$600,000

Impact:

Building on our past success with the Urban Homestead Program in other neighborhoods of the City, a similar program has been designed for Sav-Mor, designed to accommodate 30 structures.

The program was developed building on the City's experience over the past two years with the HUD Homesteading Program and CDBG-funded Homesteading Programs in 5 neighborhoods. Unlike experience in other areas, Homesteading in Sav-Mor will be undertaken after a base has been laid, through on-going rehabilitation programs, to develop a strong housing market.

A neighborhood-based non-profit organization will oversee rehabilitation and marketing of properties. City approval and sign-off will be required at key points.

Properties will be selected based on rehabilitation estimates and current market values. A trained CETA crew will perform labor-intensive work items, to lower rehabilitation costs and provide job training. Past experience with Homesteading indicates that economies of scale can be achieved by rehabilitation and marketing of properties in "packages", rather than house by house. Based on past experience, the program is designed to make use of sweat equity in limited situations. A revolving construction loan fund will be established using UDAG funds. Recent surveys of vacant structures and current market values indicate the UDAG revolving construction loan fund will provide a subsidy of approximately \$5,000 per unit. Funds will continue to be used for rehabilitation and home-ownership opportunities in Sav-Mor.**

The non-profit organization will undertake an innovative marketing campaign to attract Homesteaders and other buyers to the neighborhood. Properties will be sold on the market to the highest bidder.***

* This includes funds for demolition. Based on past experience this component is essential to any successful Homestead Program.

** This revolving funds will ensure continued participation of banks and individuals in revitalization, thus securing the long-term viability of Sav-Mor.

*** e.g., The bidder must agree to live in the building, and the bidder must be bankable.

The City has received commitments from lending institutions for permanent mortgages for Homestead properties in the amount of \$600,000. (See Section 6, Private Funding Commitments.)

(A) Average Cost of Rehabilitation: \$30,000 per structure.

(B) Number of Structures: 30

5. Program Title: Mortgage Incentive Program

UDAG Funds: \$165,000

Private Funds: \$1,000,000

Impact:

This program is to attract new, "bankable" homebuyers to Sav-Mor and to support their choice during the critical first five years of homeownership. Using UDAG dollars, we will offer a direct incentive to prospective homebuyers who choose to buy a home in Sav-Mor rather than in another part of the City or elsewhere in the metropolitan area. The outcome is that Sav-Mor is a more attractive neighborhood in which to buy.

UDAG funds will be used to write-down the interest costs on a new mortgage, down to what the owner would pay on a 5% mortgage of similar value. The interest write-down will be in effect for the first five years for the mortgage. Local banks have agreed to participate in this program.

(A) Projected Number of Participants: 50

6. Program Title: Comprehensive Residential Public Improvements

UDAG Funds: \$1,600,000

Private Funds: Not applicable

Impact: Upgrading of all streets, sidewalks, and street lighting within residential rehabilitation area with renovation of priority sewer and water lines.

In order to create a climate conducive to private residential investment, this program proposes to renovate all public streets, sidewalks and street lighting in disrepair within the residential rehabilitation area. In addition, priority sewer and water repairs will be made. This program of comprehensive public works improvements will bring all streets within the Sav-Mor area up to first class condition, creating a neighborhood attractive to both existing and new residents. The largest portion of these funds will be used

for new high intensity vapor street lighting which has been found to be effective in improving residents feeling of security, essential to preserving any residential neighborhood and creating an attractive opportunity for private investment.

In the Winter of 1978, an engineering survey was made of the Sav-Mor area identifying all public works improvements needed to bring the area up to current standards. Top priority improvements were funded with \$513,600 from the City's 1979 Capital Improvement Program. An additional \$1.6 million of UDAG funds is being sought to complete the other street, sidewalk and lighting (\$1.4 million) and priority sewer and water (\$0.2 million) repairs identified by this survey. Improvements will be scheduled to complement areas in which residential investment activities are active.

2.3 Description of other Housing Programs

The following is a description of on-going housing programs which the Action Grant will supplement by filling unmet needs.

1. Section 312 Loan Program \$2,980,000 request

This program will be made available to homeowners and investor-owners primarily for a middle to major level of rehabilitation. The low interest (3%) and long-term (up to 20 years) significantly reduces the monthly loan payment.

(A) Average Cost of Rehabilitation: \$10,000-\$30,000 per structure.

(B) Projected Number of Participants: 244

(C) Eligibility Criteria: Investors and owner-occupants, within the program's income limits; priority given to low to moderate income persons if adequate funding not available.

(D) Characteristics of Program Participants: Owners must be "bankable" with relatively good credit standing. Equity in property also helps. Owners prefer not to undertake work themselves.

2. Exterior Paint Program

A CETA and Project "YES" funded paint program will commence in Sav-Mor this Summer. Under the program, participants in HIP and 312 will be eligible for a free painting of their home. They must purchase the paint. The paint program will serve as an inducement for owners to participate in other rehabilitation programs.

3. 707 Rental Assistance Program

The State 707 Rental Assistance Program has been targeted to Sav-Mor. Under this program, lower income tenants receive a rental subsidy to rent an apartment in standard condition, and landlords receive an assured 5-year rental income.

4. Neighborhood Strategy Areas Program - Section 8
170 Units requested

Under the Section 8 Neighborhood Strategy Areas Program 170 units of housing will be substantially rehabilitated for occupancy by low and moderate income tenants. The program focuses on abandoned, multi-unit structures which are of concern to the area's property owners.

5. Code Enforcement

An integral part of any successful concentrated rehabilitation program is a sensitively and uniformly administered code enforcement program. Once all of the housing programs are in operation, the City will carry out a code enforcement effort, aimed at helping owners to repair their buildings.

6. Orchard Park Public Housing

This seriously distressed project requires extensive renovation. Present conditions affect negatively the tenants, the surrounding residential area and the development potential of the nearby Crosstown Industrial Park. The City is encouraged by the prospects for additional modernization funds that would result from programs now being discussed by HUD. The Housing Authority in conjunction with other city agencies is prepared to submit applications for funds at the earliest appropriate time. The availability of such funding, targeted to severely distressed projects, is clearly crucial to a successful Blue Hill Avenue reclamation strategy.

2.4 Administrative Capacity to Implement Housing Programs

All housing programs being proposed for the Sav-Mor neighborhood will be operated by the Mayor's Office of Housing. The Office of Housing is the umbrella agency that coordinates all neighborhood housing conservation and rehabilitation programs. This office is the outgrowth of over a decade of experience that the present Administration has in operating housing programs.

Programs that will be directly operated by the Office of Housing in Sav-Mor will include: The Housing Improvement Program (owner-occupants and investor-owners), Section 312 Rehabilitation Loan Program, Rehabilitation Advance Program, Urban Homesteading and the Exterior Paint and Winterization Program.

The director of the Office of Housing reports to the Special Assistant to the Mayor, Andrew M. Olins, who is responsible for all capital improvements, new construction and special rehabilitation projects, as well as housing rehabilitation activities.

On the following pages is an organization chart of the Office of Housing which illustrates the relationship of each individual housing program to the overall rehabilitation effort. A second organization chart (also attached) illustrates the chain of command within the Sav-Mor rehabilitation area.

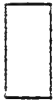
The Neighborhood Manager of the Roxbury site office will be responsible for the coordination of programs within the Roxbury community and Sav-Mor. The Neighborhood Manager will also be responsible for the marketing of programs to neighborhood residents and communicating with all neighborhood groups, including the Blue Hill Avenue Commission. The Community Organizer will assist the Manager in these tasks and will also help direct interested property owners to the most appropriate program. Directly under the Neighborhood Manager will be the Principal Rehabilitation Specialists who are responsible for the day to day operation of each program. Within each program there are Rehabilitation Specialists and Financial Specialists who assist homeowners with all necessary procedures required to effectively carry out the desired rehabilitation.

The administrative structure, as outlined above and in the attached organizational charts, is designed to best carry out a concentrated rehabilitation effort. Where emphasis must be placed upon the appropriate mix of housing incentives to a diverse owner population, this administrative capacity becomes crucial to the success of our agenda.

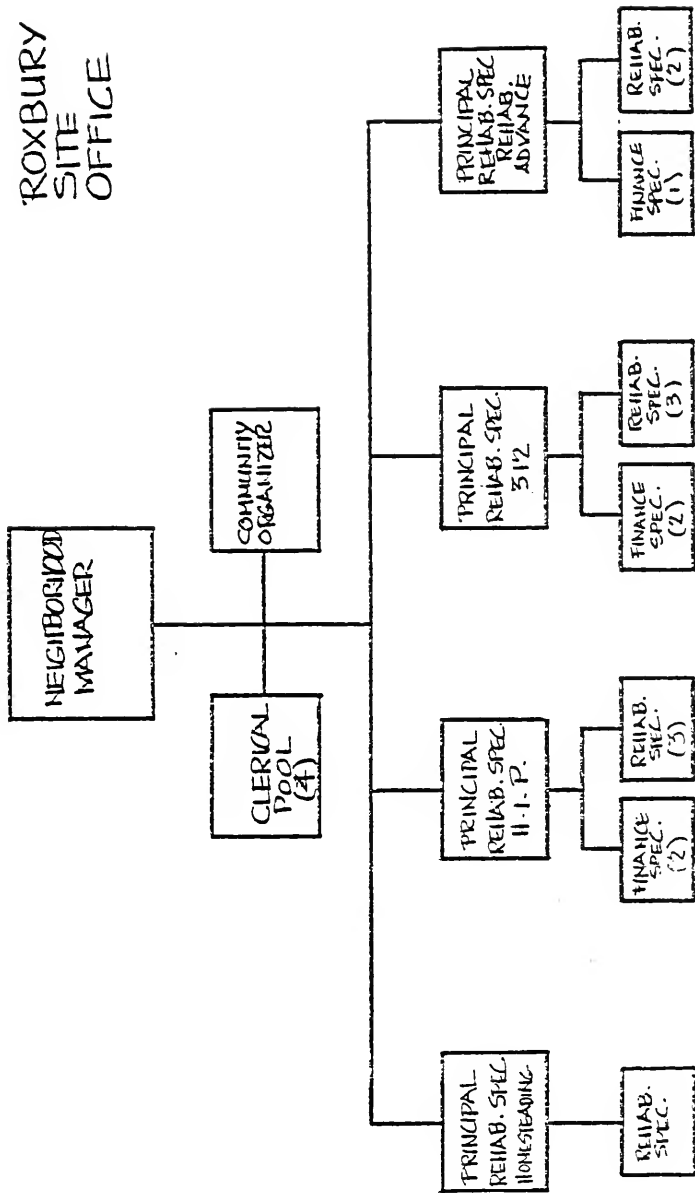
In addition to the operation of the Office of Housing, the city is intending, through the Special Assistant to the Mayor, to coordinate these housing programs with the Housing Inspection Department, which will carry out the code enforcement activities.

CITY OF BOSTON

GROUP'S SUPERVISED
AND ASSISTED BY
OFFICE OF HOUSING



-19-



2.5 Implementation Schedule

As previously mentioned, this housing strategy can be successful in substantially upgrading the residential housing stock in Sav-Mor over a period of 3 to 4 years. However, it should be noted, that this timetable is only realistic if all funds are available at the same time.

For HIP and 312 to be available in the absence of the Rehabilitation Advance Program and the Urban Homesteading Program is to jeopardize a successful completion of our efforts.

An implementation work program is outlined on the following page.

PROGRAM/TASK	1 9 7 8												1 9 7 9											
	May	June	July	Aug	Sept	Oct	Nov	Dec	Jan	Feb	Mar	Apr	May	June	July									
1. Collection of Residency Date																								
a. Housing Condition Survey																								
b. Investor owner Survey																								
c. Ownership Analysis																								
2. Orientation/Training of Office of Housing staff																								
3. Marketing/Outreach with Blue Hill Ave Commission; Liaison with participating banks																								
4. Code Enforcement																								
5. Housing Improvement Program (%)																								
6. Housing Improvement Program (Investor)																								
7. Section 312 (%)																								
8. Section 312 (Investor)																								

OFFICE OF HOUSING

PROGRAM/TASK	1 9 7 8				1 9 7 9			
	May	June	July	Aug	Sept	Oct	Nov	Dec
9. Rehab Advance				8/1				
10. Homesteading				8/1				
11. Neighborhood Strategy Area - Section 8				8/1				
12. Mortgage Incentive Program					9/1			

STRUCT.	PROGRAM	AVG. COST OF CONSTRUCT.	# OF STRUC. TO BE SERVED	PUBLIC COST	PRIVATE INVESTMENT	TOTAL
1- to 6-Family	HIP 20%	\$ 5,000	68	\$ 68,000	\$ 272,000	\$ 340,000
	HIP 40%	\$ 5,000	40	\$ 80,000	\$ 120,000	\$ 200,000
	HIP 50%	\$ 5,000	25	\$ 62,500	\$ 62,500	\$ 125,000
	Rehabilitation Advance	\$ 7,500	165	\$825,000	\$ 412,500	\$1,237,500
	Homesteading	\$30,000	30	\$1,050,000	\$ 600,000	\$1,050,000
1- to 6-Family	HIP 20%	\$ 6,000	130	\$156,000	\$ 624,000	\$780,000
	Mortgage Interest Reduction	\$20,000	50	\$165,000	\$1,000,000	NA
	TOTALS	--	458*	\$2,406,500	\$3,091,000	\$3,752,500

This column doesn't add because the 50 structures receiving mortgage interest-reduction are also counted above as receiving an HIP 20% rebate.

Size of Struct.	PROGRAM	AVG. COST OF CONSTRUCT.	# OF UNITS TO BE SERVED	PUBLIC COST	PRIVATE INVESTMENT	TOTAL
1- to 6-Family	HIP 20%	\$ 5,000	139	\$ 68,000	\$ 272,000	\$ 340,000
	HIP 40%	\$ 5,000	87	\$ 80,000	\$ 120,000	\$ 200,000
	HIP 50%	\$ 5,000	54	\$ 62,500	\$ 62,500	\$ 125,000
	Rehabilitation Advance	\$ 7,500	360	\$825,000	\$ 412,500	\$1,237,500
1- to 3-Family	Homesteading	\$30,000	60	\$1,050,000	\$ 600,000	\$1,050,000
1- to 6-Family	HIP 20%	\$ 6,000	260	\$156,000	\$ 624,000	\$780,000
	Mortgage Interest Reduction	\$20,000	100	\$165,000	\$1,000,000	NA
TOTALS		--	960*	\$ 2,406,500	\$3,091,000	\$3,732,500

*This column doesn't add because the 100 units receiving mortgage interest-reduction are also counted above as receiving an HIP 20% rebate.

STRUCTURES

NON-UDAG HOUSING PROGRAMS - SAV-

STRUCT.	PROGRAM	AVERAGE COST OF CONSTRUC.	# OF STRUC. TO BE SERVED	PUBLIC COST	PRIVATE INVESTMENT	TOTAL VALUE OF REHAB.
Family	Section 312 Loans	\$ 10,000	100	NA	NA	\$1,000,000
Family	Exterior Paint & Winterization	\$ 1,000	100	\$75,000	\$25,000	\$ 100,000
Family	Section 312 Loans	\$ 12,000	130	NA	NA	\$1,560,000
Family	Section 312 Loans	\$ 30,000	14	NA	NA	\$ 420,000
Average	Section 8 & Section 312	*	*	*	*	*
TOTAL			244**	\$75,000	\$25,000	\$3,080,000

*Figures are not currently available regarding Section 8 Substantial Rehabilitation; and it has not been determined how much Section 312 loan money would be utilized with Section 8.

**This column does not add because "winterization" structures have been counted under HIP & Section 312.

UNITS

NON-UDAG HOUSING PROGRAMS

Size of Struct.	PROGRAM	AVERAGE COST OF CONSTRUC.	# OF UNITS TO BE SERVED	PUBLIC COST	PRIVATE INVESTMENT	TOTAL VALUE OF REHAB.
1- to 4- Family	Section 312 Loans	\$ 10,000	200	NA	NA	\$1,000,00
1- to 6- Family	Exterior Paint & Winterization	\$ 1,000	200	\$75,000	\$25,000	\$ 100,00
1- to 4- Family	Section 312 Loans	\$ 12,000	260	NA	NA	\$1,560,00
5- to 10- Family	Section 312 Loans	\$ 30,000	80	NA	NA	\$ 420,00
15 Units Average	Section 3	NA	170	NA	NA	NA
TOTAL			890	\$75,000	\$25,000	\$3,080,00

2.6 Summary of Housing Programs

UDAG-FUNDED PROGRAMS

(in 000's)

<u>Program</u>	<u># Structures</u>	<u>Other Public \$</u>	<u>UDAG \$</u>	<u>Private \$</u>
HIP - Owner-occupants	133		210.5	454.5
HIP - Investor owners	130		156	624
Rehabilitation Advance	165		825	412.5
Homesteading	30		1,050	600
Mortgage Incentive	<u>(50)</u>		<u>165</u>	<u>1,000</u>
SubTotal:	458		\$2,406.5	\$3,091

OTHER HOUSING PROGRAMS

(in 000's)

<u>Program</u>				
Section 312 - Owner-occupants	100	1,000		
Section 312 - Investor owners	144	1,980		
Exterior Paint & Winterization	100	75		25
Section 8 NSA	170 units			
Section 707 Rental Assistance	15 units			
TOTAL: Structures	244	3,055		25
Units	185 units			
<u>TOTAL: Structures</u>	702	\$3,055	\$2,406.5	\$3,116
Units	185			

NOTE: See Section 6 for evidence of private investment commitments.

3. COMMERCIAL COMPONENT

3.1 Summary of Existing Conditions & Investment Potential

Blue Hill Avenue bisects a retail trade area which in 1970 was inhabited by over 150,000 consumers. Today, the market population numbers somewhere between 100,000 and 120,000 and, as in 1970, is grossly underserved with retail facilities. For example, while the area can easily support five full-size supermarkets, only three can be found there today. There is no high quality drug store in either of the area's two commercial districts--Dudley Station and Grove Hall. And while Dudley Station at the northern end of the Corridor has numerous clothing stores for lower-income residents, no comparable facilities exist towards Grove Hall at the south, where more middle income families reside.

These business and demographic patterns suggest--and telephone surveys have documented--that residents near Blue Hill Avenue are currently doing the bulk of their shopping outside the area, primarily in the suburbs. This is especially true of middle-class residents (some 20% of the population).

Critical to capturing a significant share of this retail market (which spends over \$100 million annually on retail goods and services) is the ability to concentrate both investment and shopping facilities into convenient and safe locations. Two retail nodes are optimum for this section of Blue Hill Avenue: Dudley Station as a comparison shopping center for the Corridor's low-income residents and a convenience center for the northern part of the Corridor; and Grove Hall as the Corridor's middle-income shoppers' goods center, while serving the convenience needs of the southern part of the Corridor.

Such a retail structure can be generated by concentrating public and private resources into single development entities for each of the commercial districts. A variety of financing and development tools will enable the groups to achieve an appropriate commercial mix; to control the kind and quality of development; and to maintain an efficiently operating retail center, coordinating City services, promotion, leasing of store space, private security services, property maintenance, and planning of public improvements.

Recent surveys within the two districts document a serious investment potential on the part of existing merchants. There are an estimated 240 firms now in existence. Most (80%) are small, five employees or less. However, the remaining firms account for close to 500 employees. Of 40 businesses surveyed in detail, half indicated a serious intent to make property improvements, subject to the availability of financial assistance and the completion of public improvements by the city. The total value of these potential improvements is \$3,000,000. This potential, plus an untapped potential for larger retail stores, constitutes the base for a proposed comprehensive commercial investment strategy.

3.2 Description of UDAG Programs

The commercial component of the overall neighborhood reclamation strategy consists of two sets of initiatives. The first-the Business Rehabilitation Incentive Program-includes four inter-related programs designed to address the problems identified by intensive survey work within the program area and among businesses representing potential interest in relocating into that area. The second-the Shopping Mall Development Program-is a specific development proposal designed to anchor the revitalization of the Grove Hall commercial area.

1. <u>Program Title:</u>	<u>Capital Investment Rebates</u>
<u>UDAG Funds:</u>	\$772,000
<u>Private Funds:</u>	\$5,000,000

Impact: 72 businesses built, expanded or renovated.
(See Table 4.)

Rebates will be offered to businesses which improve, expand, or build facilities in each of the two Blue Hill Avenue commercial districts--Dudley Station and Grove Hall. The program will be a departure from the City's successful "Re-store" program, which supports retail storefront rehabilitation through 20% rebates up to a maximum of \$1,000. To generate the higher new investment needed in these commercial areas, this more intensive program will facilitate not only storefront improvements but also interior remodeling, upgrading of upper story facades, site work, private parking development, and other private investment in capital facilities.

Percentage rebates will be offered on a sliding scale: 25% on the first \$25,000 investment, 15% on the next \$125,000, and 10% on the next \$100,000 in capital investment. To enhance the commercial mix in each business district, new businesses in certain priority use categories will earn a 25% bonus. A business investing \$250,000 without qualifying for a bonus will recapture \$34,950, with a better than 7-to-1 private/public leverage. Though the leveraging potential with smaller projects is less, in no case will it drop below 2-to-1.

TABLE 3. SHOPPING DEMAND CHARACTERISTICS

DUDLEY STATION

Principle shopping location for low- and moderate-income Blacks.

Strong comparison shopping climate; much recent private retail investment.

Rapid transit access: 7,000 boardings per day; plans for light rail vehicle service by mid 1980's.

Bus access: 10 routes/945 trips per day.

Site of Roxbury Municipal Complex

Vehicular traffic: 35,000 cars a day.

Strong market for convenience shopping not currently captured; unmet food and drug demand.

GROVE HALL

Most central shopping location for Boston's middle-income Black population. Unmet demand for clothing and other comparison goods. Surveys showing most going outside area to shop.

Convenient auto access: juncture of 4 major arterials, 2 others within 3 blocks; 40,000+ vehicles daily.

1970 trade area populations: 83,879 in primary, 54,501 in secondary trade area.

Food store demand: 150,000+ square feet required; 55,000 square feet supplied.

Bus access: 4 routes/226 trips per day.

Rapid transit access: planned as light rail vehicle terminus by mid-1980's.

New investment in immediate residential area.

8. GROVE HALL BUSINESS AREA



Scale : 1" = 200'
June, 1978

9. DUDLEY STATION BUSINESS AREA



Scale: 1" = 200'
June, 1978

Brigham Circle
Giant Valu

* Dudley Station

10. GROVE HALL TRADE AREA

Centre Street
Stop & Shop

Zayre Finast

Uphams
Corner

Egleston

Centre Street

Grove Hall *

Stop & Shop

Fields Corner
Bradlees
Purity Supreme

Morrissey Blvd
Bradlees Capitol

American Legion
A & P Zayre

Franklin Field

Stop & Shop
Medi Mart

Adams Village
Purity Supreme

Morton Street
Star Osco

Capitol

Bradlees
Stop & Shop

River Street, Lower Falls
Star Osco

----- PRIMARY TRADE AREA
● MAJOR FOOD STORE
● SMALL CONVENIENCE STORE



Scale: 1" = 2280'
June, 1978

The \$722,000 Capital Improvement Rebate budget is based on the following projected demand, based on recent survey work referred to previously:

<u>Business</u>	<u>Number</u>	<u>PRIVATE INVESTMENT</u>		<u>REBATE</u>	
		<u>Subtotal</u>	<u>Average</u>	<u>Subtotal</u>	<u>Average</u>
Large	10	\$2,850,000	\$285,000	\$349,500	\$34,950
Medium	9	1,000,000	111,000	157,500	17,500
Small	<u>53</u>	<u>1,150,000</u>	20,000	<u>265,000</u>	5,000
TOTAL	72	\$5,000,000		\$772,000	

To assure up-front financing for projects, SBA-guaranteed bank loans will be arranged where needed, with the rebate placed in escrow during construction and made directly to the financing bank at the completion of work. (See overview of SBA participation following.) Thus, the bank's exposure will be minimized.

Though rebate will be administered by the City, coordinating responsibility will rest primarily on the commercial district's two coordinating bodies--the Grove Hall Development Council and the Dudley Terminal Merchants Association. Each organization will establish geographic limits for program participation and will adopt land use and design guidelines and other requirements. Each rebate application will be reviewed by the coordinating body, for conformity to land use and design standards, as well as compliance with other requirements that may be instituted (e.g., joining the merchants organization or contribution to promotion, security, and maintenance programs).

The Small Business Administration has selected the City of Boston as one of twenty-five (25) cities eligible to participate in its Neighborhood Business Revitalization Program. The SBA District Office in Boston, as evidence of its desire to participate with HUD in joint funding of neighborhood economic development projects, has agreed to designate Dudley Station and Grove Hall as neighborhood commercial revitalization areas and has expressed its willingness to cooperate in making available whatever resources possible through its 502 Local Development Company (LDC) program.

The 502 Program offers long-term loans and guarantees to small businesses for the construction, renovation, or acquisition of land, building, equipment and machinery, improvements or other equity investments. The SBA loans are made to the LDC and can be reloaned to the small business or facilities can be leased to the small business.

The maximum loan amount allowed by the program of \$350,000 for each identifiable small business to be assisted will be sufficient for the business that will require the assistance in Grove Hall and Dudley Station. The minimum amount to be provided by the LDC will generally be 20 percent of project cost and SBA will take a second lien position to that of the particular bank that will hold the first mortgage.

The LDC will be able to take advantage of four different loan services: (1) a bank loan guaranteed by SBA up to 90 percent of the loan or \$350,000 whichever is the lesser, (2) a bank loan with immediate participation by SBA, (3) a bank first mortgage loan and SBA direct second mortgage loan, and (4) a loan direct from SBA. The Grove Hall Development Council has established an LDC for that neighborhood and one will soon be formed for Dudley Station. In addition, SBA money will be available to them for working capital under the 7A program.

2. Program Title: LDC Development Assistance Program
UDAG Funds: \$400,000
Private Funds: \$400,000
Impact: See Table 4

A local development corporation represents perhaps the best vehicle to encourage and control incremental private development. Such a corporation has been established in Grove Hall (Grove Hall Development Council), has acquired from the City numerous tax foreclosed properties, and is negotiating with Council members to acquire additional privately held property. A similar corporation will be set up in Dudley Station.

The corporation can promote an optimum retail configuration if it can assemble whole parcels of buildings and land for development. To permit this in both Grove Hall and Dudley Station, a program will be established offering either/both loans and 50% seed grants for property acquisition. Development of properties acquired will be accomplished through the SBA 502 program. The same fund will be used to buy current properties of--and new sites for--business willing to relocate from elsewhere in Blue Hill Avenue into Grove Hall and Dudley Station. Such a program will give the LDC the flexibility to deal with and attract businesses under varying conditions.

3. Program Title: Private Security System Development
UDAG Funds: \$250,000
Private Funds: \$300,000

Impact: See Table 4.

Grants will be made to the Dudley Terminal Merchants Association and the Grove Hall Development Council for development of security systems, including central alarms and lighting on private property. These projects will be complemented by additional lighting, programmed out of the City's capital budget, and horse patrols, financed by the City's Community Development Block Grant and General Fund. (See Section 6 for more complete listing of supporting public funding commitments.)

Operation of the security systems will be the responsibility of the two organizations, and the use of private security services will be encouraged. To assure financing of these services, contribution requirements will be imposed as part of the Capital Investment Rebate Program. System planning will be done by the Boston Police Department Commercial Burglary Division and the Greater Roxbury Development Corporation which awaits confirmation of an LEAA security planning and education grant.

4.	<u>Program Title:</u>	<u>Project-Related Public Improvements</u>
	<u>UDAG Funds:</u>	\$200,000
	<u>Private Funds:</u>	Not applicable.

Impact: See Table 4.

The effect of public capital facilities in encouraging private investment can be maximized if the facilities are related directly to proposed private projects and will therefore be supportive of them. It is anticipated that these funds will be used primarily to construct public parking lots where required to be located adjacent to retail facilities, and to provide specific street and sidewalk improvements not otherwise funded, e.g., by Urban Systems Improvements in Grove Hall.

5.	<u>Program Title:</u>	<u>Shopping Mall Development Program</u>
	<u>UDAG Funds:</u>	\$1,500,000
	<u>Private Funds:</u>	\$5,000,000

Impact: 100,000 square feet of new retail space in Grove Hall, anchored by a major supermarket

Dudley Station and Grove Hall are at very different stages in their lives as retail centers. Dudley has maintained, despite demographic changes, its role as Roxbury's "downtown", and today serves as the principle shopping location for the

community's lower-income families and consumers without cars. The importance of Dudley is due to the unique concentration of public facilities (such as the Roxbury Municipal complex and the MBTA terminal) and private businesses (including numerous clothing stores, variety stores, professional offices, restaurants and entertainment, manufacturers, and convenience stores). Dudley's role, and the market it serves, must be recognized and built upon: comparison shopping for lower-income families throughout the Blue Hill Avenue Corridor and convenience businesses for the more immediate trade area.

Grove Hall, on the other hand, has few superficial signs of retail life. Of 35 businesses in the district, only nine offer retail goods, the remainder being restaurants, taverns, services, industries and offices. Yet, as the accompanying table (Table 3) shows, Grove Hall has considerable potential to be both a companion convenience center to Dudley and the specialty shopping center that Boston's Black community has never enjoyed. To achieve this potential the City will re-establish Grove Hall as a commercial center and make available the kind of goods, services, and shopping environment that will bring Boston's Black middle-class shoppers back from suburban shopping centers.

To accomplish this and to create spin-off demand for surrounding properties, a 100,000 square foot shopping center will be built on a 6-acre parcel in the heart of Grove Hall. This ample site is centrally located, well-served by major arterials and buses, and remarkably free from nearby retail competition.

The Grove Hall Development Council will be developer of the project with the involvement of a major supermarket chain and an experienced developer in a consultant capacity. Financing will be provided by a major insurance company and commercial banks. But to make the center feasible and to produce rents satisfactory for attracting the most desirable tenants, public funds in the amount of \$1,500,000 will be required to complete site assembly and preparation, and to complete basic site improvements. The budget also provides for the relocation of present site occupants. Letters indicative of commitments on the part of development principles are included in Section 5.

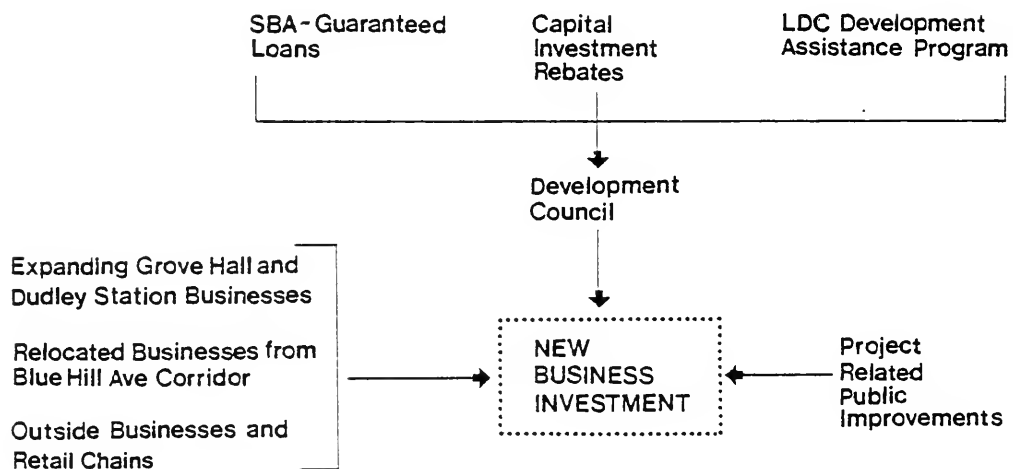
3.3 Description of Other Business Rehabilitation Programs

The present "Restore" program offers limited assistance to neighborhood business districts throughout the City. However, work is limited to storefront improvements and individual grants cannot exceed \$1,000. For example, the budget for such work (see Section 5) in the UDAG area for Fiscal Year 1979 is \$35,000. The proposed program is designed to overcome both cost and scope-of-work limitations, based on needs of existing businesses as determined in recent surveys.

TABLE 4 PROJECTED PROGRAM PARTICIPATION BY SIZE AND TYPE OF BUSINESS.
AND BY GEOGRAPHIC LOCATION

<u>Business Types</u>	<u>SOURCES OF BUSINESS INVESTMENT</u>		
	<u>Businesses</u> <u>Currently In</u> <u>Commercial Nodes</u>	<u>Businesses</u> <u>Currently In</u> <u>Corridor</u>	<u>Retail Chains &</u> <u>Businesses</u> <u>Outside</u>
Supermarket	1-L		2-L
Drug Store			2-L
Medical Building	1-L		
Auto Service	1-S	1-M	
Bank			1-L
Apparel, Shoes	8-S, 2-M		2-S
Car Wash	1-S		
Tire, Battery, Automotive			1-M
Professional	2-S	2-S	2-S
Restaurant	2-S	1-M	1-M, 1-L
Services	5-S	3-S	
Credit Union			1-L
Entertainment, Recreation	2-S	1-L	1-M
Specialty Food	4-S	2-S	
Variety Stores	2-S		
Beauty, Barber Shops	3-S		
Health & Beauty Aids			2-S
Miscellaneous Retail	10-S		2-M
	TOTALS:	Small (S) Medium (M) Large (L)	53 9 10 <hr/> 72

11. BUSINESS REHABILITATION INVESTMENT PROGRAM



3.4 Administrative Capacity

As indicated in the preceding text, the implementation of the proposed program will be focused on the locally-based development entities. These two organizations will be set up to take maximum advantage of SBA technical assistance, and appropriate city resources.

For project completion review, approval of rebates, and guidance in developing design guidelines, a City-employed architect will be assigned to the two coordinating bodies and stationed in site offices in each commercial center. Also assigned to the site offices will be a financing specialist (to advise businesses, assemble loan applications, and package loans for participating banks and the Small Business Administration) and a commercial development planner (to coordinate preparation of development plans and to participate in reviewing project proposals under the rebate program).

3.5 Implementation Schedule

The timetable for initiating the proposed activities is summarized in the attached schedule. The structure is designed to assure the availability of sufficient resources to achieve program goals within a three-year period.

12. Implementation Schedule - Commercial Program

PROGRAM/TASK	1978												1979				
	May	June	July	Aug	Sept	Oct	Nov	Dec	Jan	Feb	Mar	Apr	May	June	July		
1. Grove Hall Dev't Corp. formed		6/30															
2. Dudley Sta. Dev't Corp. formed				8/31													
3. Preparation of Dev't Plans				8/1	10/31												
4. Preparation of Design Guidelines				8/1	10/31												
5. Development of Marketing Program				8/1		11/31											
6. Development of Bank Lending Guidelines					9/1-10/15												
7. Security Program																	
a. Planning					9/1		11/15		1/15								
b. Design																	
c. Construction																	
d. Private Security Services													5/1			6/1	
e. Police Patrol																	
8. Urban Systems Street Improvements			7/15														
a. Design & Engineering			7/1														
b. Construction																	
9. Site Offices																	
10. SBA Loan Packaging Assistance				8/1													
11. Development Assistance Program				8/1													
a. Detailed Guidelines						10/1-11/15			12/1								
b. Implementation																	
12. Capital Investment Rebate Program																	
a. Detailed Guidelines						10/1-11/15			12/1								
b. Implementation																	
13. Grove Hall Shopping Center																	
a. Prime Tenant Commitment					9/1												
b. Financing Commitments						11/1											
c. Site Acquisition															1/31		
d. Disposition Agreements															12/15	3/15	
e. Tax Agreement					7/15		10/15										
f. Leasing															8/1		
g. Construction																	
h. Center Opens																	

Spring 1979 or 1980
Fall 1979 or 1980

3.6 Summary of Commercial Programs

<u>Direct Private Investment Incentives</u>	<u>No. of Businesses</u>	<u>Other* Public \$</u>	<u>UDAG \$</u>	<u>Private**</u>
Private SBA-guaranteed loans with CDFC Participation				\$2,000,000
Capital Investment Rebates	72		\$ 772,000	\$5,000,000
LDC Development Assistance Program			\$ 400,000	\$ 400,000
<u>Security</u>				
Security System Development			\$ 250,000	\$ 300,000
Police Horse Patrol		\$ 150,000		
<u>Public Improvements</u>				
Blue Hill Avenue		\$10,000,000 (\$550,000/Grove Hall)		
New Dudley Street		\$ 150,000 (Design)		
Project Related Public Improvements			\$ 250,000	
<u>Priority Development Project</u>				
Grove Hall Shopping Mall			\$1,500,000	\$5,000,000

* See also Summary in Section 6

** See Section 5 for evidence of private investment commitments.

4. SUMMARY OF PROPOSED UDAG PROGRAM

PROPOSED UDAG PROGRAM	FUNDING UDAG	FUNDING PRIVATE
Residential		
1. HIP Supplemental Program	\$ 210,500	\$ 454,500
2. Rehab. Advance Program	825,000	412,500
3. Homesteading Program	1,050,000	600,000
4. Investor Owner Rebate Program	156,000	624,000
5. Mortgage Interest Reduction Program	165,000	1,000,000
6. Capital Improvements	1,600,000	
Sub-Total	\$4,006,500	\$ 3,091,000
 Commercial		
1. Business Rehab. Incentives Program		
Capital Investment Rebates	772,000	5,000,000
LDC Development Assistance Program	400,000	400,000
Security	250,000	300,000
SBA Guaranteed Loans		2,000,000
Proj. related Public Improvements	250,000	
2. Shopping Mall Development Program	1,500,000	5,000,000
Sub-Total	\$3,172,000	\$12,700,000
3. Administration and Contingency	502,700	
 TOTAL PROGRAM	 \$7,681,200	 \$15,791,000

5. PRIVATE INVESTMENT COMMITMENTS

The attached letters document the private investment commitments related to the proposed UDAG-funded neighborhood reclamation activities. The letters are grouped into three sections: The first represents commitments of a consortium of savings banks with respect to the proposed set of residential rehabilitation programs; the second contains commitments from commercial banks for the commercial rehabilitation program; the third relates specifically to the proposed Grove Hall Shopping Mall.

CITY OF BOSTON
OFFICE OF THE MAYOR
CITY HALL BOSTON

JAMES V. YOUNG
Deputy Mayor

May 25, 1978

Mr. Robert C. Embry
Assistant Secretary for Community
Planning and Development
Department of Housing and Urban
Development
451 7th Street, S.W.
Washington, D.C. 20410

Dear Mr. Embry:

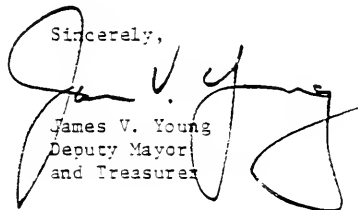
The City of Boston recognizes HUD's interest in maximizing private investment through the initial commitment of public investment in an Urban Development Action Grant area; we support this concept.

During the course of refining the UDAG application for Blue Hill Avenue, we met with individual representatives from the five major commercial banking institutions in Boston. We explained the purpose of the UDAG as well as the City's proposed program and asked them to make a loan commitment to the Blue Hill Avenue area. We are including in this section of the application the specific letters of commitment we have received from these banks, totalling \$6 million in commercial loans for the UDAG area.

The banks' commitment to the commercial revitalization program planned for the Dudley Street and the Grove Hall areas is an important step in reversing the perception of disinvestment and neglect in the area. These commitments will leverage additional private investments, secure the existing investments and provide for a far healthier Blue Hill Avenue.

We hope that HUD will recognize the importance of these commitments in its overall review of this UDAG application.

Sincerely,



James V. Young
Deputy Mayor
and Treasurer



May 22, 1978

Mr. Gordon L. Brigham
Executive Director
The Boston Plan
Room 958
Boston City Hall
Boston, MA 02210

Dear Mr. Brigham:

The Unity Bank and Trust Company supports the new approach to urban revitalization as it is embodied in The Boston Plan: the development of a partnership between the City and the private sector to maximize the impact of deferral programs and to revitalize inner-city residential and commercial neighborhoods. In recognition of our longstanding and growing commitment to Boston and the Blue Hill Avenue neighborhood, the Unity Bank is pleased to join in this effort.

As we discussed at our May 16 meeting, Unity Bank will make an individual loan commitment of \$2,000,000. These loans will be made on terms comparable to loans we write elsewhere for "bankable" applications. We would expect that the applications for loans would be in the range of \$25,000 to \$500,000. We are pleased to join with the other leading commercial banks in Boston, The First National Bank of Boston, the Shawmut Bank, New England Merchants and the State Street Bank in making a total loan commitment of \$6,000,000.

This commitment is based on our support of the commercial activities as described in the City's Urban Development Action Grant for Blue Hill Avenue, particularly in the Dudley terminal and Grove Hall areas.

Sincerely,

Theodore S. Wilkins
Chief Executive Officer and
Conservator

TSW/h1



THE FIRST NATIONAL BANK OF BOSTON
BOSTON, MASSACHUSETTS 02110

May 24, 1978

Mr. Gordon Brigham
Executive Director
The Boston Plan
Room 958
Boston City Hall
Boston, MA 02210

Dear Mr. Brigham:

The First National Bank supports the new approach to urban revitalization as it is embodied in the Boston Plan: cooperative efforts of both the City and the private sector to maximize the impact of federal programs and to revitalize inner-city residential and commercial neighborhoods. In recognition of our belief in Boston and the strength of its neighborhoods, The First National Bank is prepared to participate, as described below, in the commercial and industrial loan portion of the Blue Hill Avenue segment of the Boston Plan.

As we understand it, the commercial and industrial loan portion of the Blue Hill Avenue development plan consists of three principal parts in which commercial bank lending support is sought:

1. Some \$5,000,000 of commercial bank source lending is sought under the so-called "Capital Investment Rebate Program." This program is, we understand, modeled after the existing housing improvement program and is designed to fund improvements in businesses which it is not expected will move from their present locations in the Blue Hill Avenue program area. If a business applies for such a loan under circumstances which the applicant and the bank consider not appropriate for 100% financing, then Federal monies will be available, as in effect "equity money", on a sliding scale up to 10% of the cost of improvements, which monies can either be applied to reduce the amount otherwise sought to be loaned by the commercial bank or escrowed for application at the end of the loan term.

Mr. Gordon Brigham
Executive Director

-2-

May 24, 1978

2. Some \$400,000 of commercial bank loan money is sought to accompany \$400,000 of Urban Development Assistance Grant ("UDAG") money under the LDC Development Assistance Program. Under this program, as we understand it, Federal monies will be used for assistance up to 50% of costs in connection with acquisitions of real estate by businesses which may be located inside or outside the Blue Hill Avenue Boston Plan segment area for a particular business to acquire a new site within the area. Some of the public supplemental assistance in question may come from a parallel Small Business Administration program.

3. Under the Security Systems Development Program, commercial bank loan funds of up to some \$300,000 are sought to accompany some \$250,000 of UDAG funds for security systems, for example alarm systems, for area businesses. Such systems may be undertaken on a collective basis by adjacent businesses. The UDAG money will match the private loan funds dollar for dollar but may not be used for the costs of protection services as such.

These three programs then, taken together, and based on your survey of area business requirements, contemplate approximately \$5,700,000 of commercial loan funds and are independent of any usual Small Business Administration business loan program financings which may be made in the Blue Hill Avenue Plan area and apart from any proposal for a Grove Hall Shopping Mall.

It is our understanding, as we discussed at our May 16 meeting, that the four other commercial banking institutions represented at the meeting, Unity Bank and Trust Company, New England Merchants Bank, Shawmut Bank and State Street Bank and Trust Company, are expressing their willingness to participate to the extent of \$2,000,000 for Unity and \$800,000 for each of the other three banks. The First National Bank of Boston is, therefore, willing to participate in this program to the extent of making such loans up to a maximum of \$1,600,000. It is our understanding that the program would consist of initial loans up to a maximum of the amount indicated but does not contemplate a permanent or revolving loan fund. Loan applications to be made in connection with this program will be considered and either declined or approved on the basis of the same credit standards and the same terms as we apply to loans we write elsewhere for "bankable" applications. We anticipate that individual loan applications would be in the range of \$25,000 to \$500,000.

THE FIRST NATIONAL BANK OF BOSTON

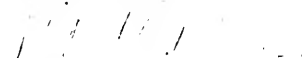
Mr. Gordon Brigham
Executive Director

-3-

May 24, 1978

We look forward to working with you in connection with the commercial activities as described in the City's Urban Development Action Grant for Blue Hill Avenue.

Sincerely



Richard A. Wiley
Executive Vice President

RAW/kzm



NEW ENGLAND MERCHANTS NATIONAL BANK

May 23, 1976

Mr. Gordon Brigham, Executive Director
The Boston Plan
Room 958
Boston City Hall
Boston, MA 02210

Dear Mr. Brigham:

The New England Merchants National Bank supports the City's urban revitalization as it is embodied in the Boston Plan: the development of a partnership between the City and the private sector to maximize the impact of federal programs, revitalizing inner-city residential and commercial neighborhoods. In recognition of our commitment to Boston, the New England Merchants National Bank has agreed to participate in the Blue Hill Avenue segment of the Boston Plan.

As we discussed at our May 16 meeting, the New England Merchants National Bank is pleased to join with other commercial banking institutions in the City to create a total loan commitment of \$6,000,000, of which the New England Merchants National Bank will make an individual commitment of \$800,000. Individual loans under this allocation will be adjudged for credit in accordance with the Bank's on-going credit standards used for similar requests elsewhere in the City. We understand that applications are expected to be fully "bankable" and in amounts ranging from \$25,000 to \$500,000.

This commitment is based on our support of the commercial activities as described in the City's Urban Development Action Grant for Blue Hill Avenue.

Sincerely,

Robert S. Swain, Jr.
Senior Vice President

c.c. Theodore Wilkins
Roderick M. MacDougall

Shawmut Bank

Logan Clarke, Jr.
President

May 23, 1978

Mr. Gordon Brigham, Executive Director
The Boston Plan
Room 958
Boston City Hall
Boston, Massachusetts 02201

Dear Mr. Brigham:

In response to the request made by The Boston Plan on May 16, 1978, Shawmut Bank of Boston, N.A. agrees to consider commercial loan applications to a total of \$800,000 over the anticipated three-year life of the Blue Hill Avenue segment of The Boston Plan. We would expect that any loans granted would meet our normal credit standards.

We should note that this commitment is separate from other loans this Bank currently has outstanding in the area covered by the Blue Hill Avenue Urban Development Action Grant.

We wish you success in this effort.

Very truly yours,

President

LC/ep

MAY 30 1978

State Street

State Street Bank and Trust Company
225 Franklin Street
Boston, Massachusetts 02101

William S. Edgerly
Chairman of the Board
and President
(617) 786-3110

May 19, 1978

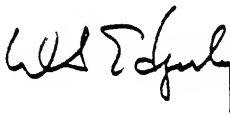
Mr. Gordon Brigham, Executive Director
The Boston Plan
Room 958
Boston City Hall
Boston, MA 02110

Dear Mr. Brigham:

State Street Bank and Trust Company supports the approach to urban revitalization embodied in The Boston Plan, with its focus on the development of a partnership between the city and the private sector to maximize the impact of federal programs, to revitalize inner-city residential and commercial neighborhoods. Consistent with this support, State Street expects to participate in the Blue Hill Avenue segment of The Boston Plan.

As discussed in our May 16 meeting, State Street expects to join with other commercial banking institutions in the city to create a loan availability of up to \$6,000,000 for commercial activities as described in the Urban Action Grant for Blue Hill Avenue. Loans would be made on terms comparable to loans we write elsewhere in the city under normal credit standards.

Sincerely,



WSE:E

MAY 22 1978

May 23, 1978

Secretary Robert C. Embry
Assistant Secretary for Community
Planning and Development
451 7th Street, S.W.
Washington, D.C. 20410

Dear Secretary Embry:

The intent of the private sector involvement in the Blue Hill Avenue UDAG is to develop a rapport and working relationship with the major financial institutions based in Boston, and to ensure the long-term success of revitalization.

The City's strategy is to encourage as broad a base of commitment from the private sector as possible. To date, seventeen banks have committed to provide their fair share of home improvement and mortgage loans in Sav-Mor, on a competitive basis and on terms comparable to those for loans in other areas of the City. This commitment covers the proposed homesteading, mortgage incentives program, and the package of housing rehabilitation programs.

Our intent is that by bringing together a consortium of lenders, we can dispel the street-level public perception that banks do not lend in inner-city neighborhoods such as those along the Avenue. The bankers commitment to housing rehabilitation programs in Sav-Mor is an important step in reversing residents' perception of disinvestment and neglect.

Funding for the Blue Hill Avenue UDAG will leverage not only additional private investment, but also an improved image for Sav-Mor as a sound market area, and continued bank involvement in the Corridor.

Sincerely,



Andrew M. Olins
Special Assistant
to the Mayor



City of Boston • Kevin H. White, Mayor
Craig S. Nickerson, Director
148 State Street, Boston, Massachusetts 02109 - 617/722-4470

May 31, 1978

Mr. Andrew M. Olins
Special Assistant to the Mayor
Office of Housing
Development and Construction
City Hall
Boston, MA 02201

Dear Andy:

It has come to my attention that one of the concerns that the Department of Housing and Urban Development has concerning the Sav-More Urban Development Action Grant (UDAG) proposal is the willingness of area residents to make property improvements.

As you know, this office has been operating housing rehabilitation programs in Sav-More for owner-occupants for the last 3 years. Our experience has been that participation has been higher than in similar neighborhoods throughout the city. However, almost 50% of the owners who have applied to the program to date have been forced to suspend their applications for assistance (of the 201 requests for assistance, 97 have been suspended). Further, of the 97 suspensions, 69 owners (71%) have dropped out of the programs due to an inability to acquire home improvement financing.

In addition, investor-owners in the neighborhood have not been able to participate to date in restoring their property. And yet, a property analysis of homeownership in Sav-More has indicated that 35% of the dwellings are presently investor-owned. A recent random sample of investor owners in the area has indicated that 92% of the owners polled would make improvements if public rehabilitation assistance was available.

This office has been somewhat frustrated in attempting to resolve the housing problems facing the Sav-More neighborhood. There is an unusually high proportion of owners interested in remaining in the area and investing in their properties. However, this office has not had adequate funds available to successfully and comprehensively assist these owners. For the first time, the Urban Development Action Grant will provide the opportunity to assist all owners who are willing to make repairs and demonstrate that a joint federal, city, lending institution and community effort can effectively revitalize a deteriorated section of the city.

Sincerely,

Craig S. Nickerson

CSN/ks

cc



PARTICIPATING BANKS

Boston Federal Savings and Loan Association
Boston Five Cents Savings Bank
Charlestown Savings Bank
First American Bank for Savings
First National Bank of Boston
Homeowners Federal Savings and Loan Association
Home Savings Bank
Merchants Cooperative Bank
MGIC Investment Corporation
Mutual Bank for Savings
New England Merchants National Bank
Provident Institution for Savings
Shawmut Bank of Boston, N.A.
South Boston Savings Bank
State Street Bank and Trust Company
Suffolk Franklin Savings Bank
Unity Bank and Trust Company
Workingmen's Cooperative Bank

Boston Federal Savings
and Loan Association

E S T A B L I S H E D 1 8 8 8



30 Federal Street
Boston, Massachusetts 02110
Tel: (617) 426-4840

January 27, 1978

Mr. Andrew M. Olins
Special Assistant to the Mayor
One City Hall Square
Boston, MA 02201

Dear Mr. Olins:

Your request for this Association to become involved through the Urban Homesteading Program in the Blue Hill Avenue area of Mattapan was discussed at length at our recent Board of Directors' meeting. On the basis of our present knowledge of your plan, it is our intention to participate in this program but wish to establish our specific dollar commitment in relation to the \$600,000 pool when we know how many banking institutions have expressed their willingness to participate.

Very truly yours,

Robert H. Taylor
President

RHT/fmh

Dorothy Branch
31 Cross Street
Pembroke, Massachusetts 01960

Wellesley Branch
200 Linden Street
Wellesley, Massachusetts 02181

January 13, 1978

Mr. A. Lawrence Collins
Deputy Assistant to the Mayor
Room 811
Boston City Hall
Boston, Massachusetts 02201

Dear Mr. Collins:

The Boston Five Cities Savings Bank supports the new approach to urban revitalization embodied in the Boston Plan: development of a partnership between the City and the private sector to maximize the impact of housing programs and to revitalize inner-city residential neighborhoods. In recognition of our longstanding relationship to Boston and the growth of its neighborhoods, The Boston Five is committed to participating in the Hill Avenue segment of the Boston Plan.

The Boston Five will join with other financial institutions to create a mortgage lending pool for up to 100 "truncated" apartments, totaling a permanent mortgage commitment of approximately \$2,000.

As discussed at the meeting January 6, The Boston Five is committed to work with the City to design and implement additional housing programs that are tied to the revitalization of Hill Avenue specifically and the Boston Plan generally.

Sincerely,

Peter J. Huchard
Director of Lending Division

PJH:lp

10-13-1973
10-13-1973
10-13-1973

January 16, 1973

Mr. Andrew W. Mills
Deputy Director of the Mayor's
Office
Boston City Hall
Boston, Mass 02201

Dear Sir:

I am writing you regarding hearing about the City's input part in the development of the Blue Hill Avenue segment of the Boston Plan, and this is to advise you that the Charlestown Savings Bank supports this approach. We have always been active in the financing of the existing housing and in the development of Boston, and we welcome the opportunity to develop a partnership with the City to maximize the impact of federal funds assigned to revitalize inner-city residential neighborhoods. In recognition of our commitment to Boston and its many neighborhoods, Charlestown Savings Bank will be delighted to participate in the renovation and rejuvenation of the Blue Hill Avenue section of Boston, and this letter constitutes our commitment to work closely with all parties concerned.

The Charlestown Savings Bank will commit to take its fair share of approximately 30 Homestead properties representing a total mortgage commitment by all banks of somewhere in the vicinity of \$10,000,000.

Charlestown Savings Bank has publicly proclaimed its commitment to work on any and all programs dedicated to improving urban neighborhoods. In this respect, you have our commitment to work with the City in conjunction with all federal housing programs that are keyed to the revitalization of Blue Hill Avenue and other areas of Boston.

Sincerely,

Chairman of the Board

WIKTOR 1905

JAN 24, 1973

... ..

The First American Bank for Savings will join with other financial institutions to create a Mortgage Lending Pool for up to 10,000 secured properties, representing a potential mortgage commitment of approximately \$600,000.

As disclosed at the meeting January 6, the First American Bank for Savings is committed to work with the City to design and implement transitional housing programs that are keyed to the re-habilitation of Blue Hill Avenue specifically and the Boston Plan generally.

THE UNITED STATES,

[illegible]

THE FIRST NATIONAL BANK OF BOSTON

Mr. Andrew M. Oliver
Special Assistant to the Mayor
Office of the Mayor
City Hall
Boston, Massachusetts

Re: Urban Homeownership Program

Dear Mr. Oliver:

While it is not customary for commercial banks to provide long-term residential loans, I feel the significance to the City of the Urban Homeownership Program merits flexibility in this policy. We are willing to provide permanent mortgage loans to qualified purchasers on properly rehabilitated, owner-occupied family homes on competitive terms and interest rates.

I understand the program involves some 30 properties in the Blue Hill Avenue segment of the Boston Plan and the program in total will involve some \$400,000, or approximately \$20,000 per loan. As was mentioned at your January 6 meeting, and I feel it should be a requirement of the program, that the individual mortgages should be evenly disbursed amongst the lending institutions in attendance on January 6.

We look forward to working with you on this most vital undertaking.

Sincerely,

John J. ...

Home Owners Federal Savings

AND LOAN ASSOCIATION

21 MILK STREET
BOSTON, MASSACHUSETTS 02109
TELEPHONE 617-487-9530

JOSEPH B. GROSSMAN
PRESIDENT

PHILIP WERNICK
EXECUTIVE VICE PRESIDENT

BRANCH OFFICE
347 WASHINGTON STREET
DORCHESTER, MASSACHUSETTS 01919
50 TREMONT STREET
BOSTON, MASSACHUSETTS 02109
1125 NORTH MAIN STREET
RANDOLPH, MASSACHUSETTS 02369
31 BOYLSTON STREET
CHESTNUT HILL, MASSACHUSETTS 02151
700 PARADISE ROAD
WAMPSCOTT, MASSACHUSETTS 03097

January 27, 1978

Mr. Andrew M. Olins
Special Assistant to the Mayor
Room 812
Boston City Hall
Boston, Massachusetts 02201

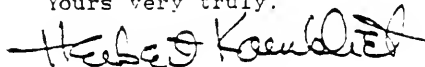
Dear Mr. Olins:

The Home Owners Federal Savings and Loan Association supports the new approach to urban revitalization embodied in the Boston Plan: development of a partnership between the City and the private sector to maximize the impact of federal programs and to revitalize inner-city neighborhoods. In recognition of our commitment to Boston and the strength of its neighborhoods, Home Owners Federal Savings and Loan Association is committed to participate in the Blue Hill Avenue segment of the Boston Plan.

The Home Owners Federal Savings and Loan Association will join with other financial institutions to create a Mortgage Lending Pool for up to 30 Homestead properties, representing a permanent mortgage commitment of approximately \$600,000. We will be pleased to consider applications for owner-occupied one or 2-family residences to be insured by F.H.A.

As discussed at the meeting January 6, the Home Owners Federal Savings and Loan Association is committed to work with the City to design and implement additional housing programs that are keyed to the revitalization of Blue Hill Avenue specifically and the Boston Plan generally.

Yours very truly,



Herbert Kornbliet
Vice President

HK:fs



HOME SAVINGS BANK

A MUTUAL BANK - INCORPORATED 1869

GEORGE H. ELLIS
PRESIDENT
AND
CHIEF EXECUTIVE OFFICER



723-1600

May 16, 1978

Mr. Andrew M. Olins
Special Assistant to the Mayor
Office of Housing Development and Construction
One City Hall Square
Boston, Massachusetts 02201

Dear Mr. Olins:

We join you in some disappointment that the Action Grant application for Blue Hill Avenue was not approved by HUD. You will recall that I had asked you some weeks ago about the current status of the program.

Your May 4th letter with its proposal to increase leverage of the Federal funds by use of City funds to subsidize the first five years of an otherwise conventional mortgage does sound like an effective alternative. We do wish to express an interest in the program and request that you involve us in the development of further details, including especially the specific roles and procedures for savings banks.

Our Senior Mortgage Officer, Vice President Ralph Saunders, will be most cooperative in responding to any questions you may have in development of your proposed project. Please be in touch with him for technical details but keep me personally alerted as to progress of the planning.

Sincerely,

George H. Ellis
President and
Chief Executive Officer

GHE:EG
copy to: R. Saunders

100-1113
100-1113
100-1113

RECEIVED
JAN 17 1973

100-1113

January 14, 1973

Mr. John M. Elias
Special Assistant to the Mayor
Room 312
Boston City Hall
Boston, Massachusetts 02101

Dear Mr. Elias:

The First Savings Bank supports the new approach to urban development embodied in the Boston Plan: development of a partnership between the City and the private sector to maximize the impact of federal funds and to revitalize inner-city residential neighborhoods. In recognition of our commitment to Boston and the strength of its neighborhoods, First Savings Bank is committed to participate in the Blue Hill Avenue segment of the Boston Plan.

It is our understanding that the present objective is to provide financing for as many as 300 housing units that will qualify for our normal mortgage lending in the Blue Hill area. We are fully prepared to participate in such financing of what may eventually total approximately \$600,000, for the participating financial institutions.

As discussed at the meeting January 9, the First Savings Bank is committed to work with the City to design and implement additional housing programs that are keyed to the revitalization of Blue Hill Avenue specifically and the Boston Plan generally.

Sincerely,

John M. Elias
Special Assistant to the Mayor
Boston City Hall
Boston, Massachusetts 02101

MERCHANTS CO-OPERATIVE BANK
125 TREMONT & PARK STREET
BOSTON, MASSACHUSETTS 02108
542-6050

ANDREWS S. MACALASTER
CHAIRMAN OF THE BOARD

May 16, 1978

Andrew M. Olins,
Special Assistant to the Mayor
City of Boston
One City Hall Square
Boston, Massachusetts 02201

Dear Andy:

Replying to your 5/4 letter, the Merchants will of course cooperate with your revised planning.

A question arises here as to the subsidy. What is the source of funds, how are they paid to the bank, how frequently are payments made-- i.e. --the mechanics?

We must assume that the volume of this lending will be distributed pro-rata to interested banks. We doubt if we could handle more than an equitable share.

I still am trying to impress upon everyone the real dearth of applications from these areas. I do not believe the reasons for this are downpayments, or rates. I believe we have yet to convince the prospective owner-occupyer that the municipality will do its part to make living pleasant and safe.

Sincerely yours,



Andrews S. Macalaster
Chairman of the Board
and President

ASM/ams

Mr. Andrew M. Olins
Special Assistant to the Mayor

January 19, 1973

Mr. Andrew M. Olins
Special Assistant to the Mayor
Room 312
Boston City Hall
Boston, Massachusetts 02101

Dear Andy:

In response to your letter of January 18th, it is true that I felt by the city that the Merchants is most concerned about the well-being of neighborhood, both economically and socially.

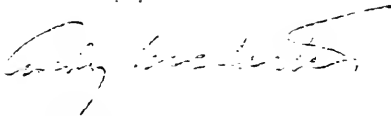
We were among the first to join N.H.S. activities and are by far the largest cooperative contributor to its operating fund. We begged to be a part of the Mortgage Review Board and after more than a year it was a Merchants' officer who joined.

Although, we often hear how excessive our size, the heart of the trouble is that we have been the City's (and the State's) largest Coop. We have tried to act as well as be the leader.

We bought City Bonds at a time of difficulty. We eagerly merged to put us and our interests in place in South star and Cambridge. Mrs. Naplow presented our being the same in Waltham. We built in Allston-one of the very very best buildings for banking except for the giant mutual savings banks. We have fully one-third of all our loans in the county!

We are with you. As the Mayor asks to for use the services needed to realign and reform the State Mill system, we will in other areas, the Merchants will be beside you step-by-step.

Sincerely yours,



Chairman of the Board
and President

CONFIDENTIAL

Page 1
1/12/78

January 12, 1978

Mr. Andrew M. Olins
Special Assistant to the Mayor
Room 612
Boston City Hall
Boston, Massachusetts 02101

Dear Sir:


Thank you for your follow-up letter to the January 6 meeting concerning the extension of the Homestead Program into the Blue Hills Segment of the Seacoast Plan.

Steve Fiske, our chief underwriter out of Philadelphia, has a date with Frank Tate on January 18 to inspect the subject area and review the program.

Following this I anticipate forwarding you a letter stating MBIC's willingness to insure Homestead loans in the Blue Hills segment, up to the approximate maximum of \$600,000, and, subject to qualified borrowers.

We look forward to being a part of this worthwhile program with the Boston area lenders.

Sincerely,


Charles Kipp
Regional Vice President

cc: Frank Tate
Steve Fiske

January 23, 1978

Mr. & Mrs. M. Collins
Special Assistant to the Mayor
Room 312
Boston City Hall
Boston, Massachusetts 02201

Dear Mr. Collins:

Mutual Bank For Savings supports the new approach to urban development outlined in the Boston Plan. In addition to a partnership between the City and the private sector to build new housing, we feel that people need to revitalize inner-city neighborhoods. In recognition of our commitment to Boston and the strength of its neighborhoods, Mutual Bank is committed to participate in the Blue Hill Avenue segment of the Boston Plan.

Mutual Bank will join with other financial institutions to create a Community Development Fund for up to 30 low-income properties, providing a maximum percentage commitment of approximately \$60,000 by all of the institutions.

As discussed at the meeting January 6, Mutual Bank is committed to work with the City to design and implement a financial lending program that is linked to the revitalization of Blue Hill Avenue specifically and the Boston Plan generally.

We are pleased to commit \$60,000 specifically for the first phase of this plan.

Yours truly,

Richard A. Jones
Richard A. Jones
Senior Vice President

RAC:jak



Richard A. Jones
Senior Vice President

Mutual Bank For Savings
1188 Centre Street
Newton Centre, Mass 02159
(617) 969-7500

June 5, 1978

Mr. Andrew M. Olins
Special Assistant to the Mayor
Office of Housing, Development and
Construction
One City Hall Square
Boston, Massachusetts 02201

Dear Mr. Olins:

We are pleased to amend our original commitment to you for the Sav-More project, the new program. We understand that the City would provide funds during the first five years of the mortgage equal to the difference between the actual monthly interest payment and the monthly payment for a mortgage of similar value at five percent (5%).

We are sincerely hopeful that this amended commitment will help in your application to HUD for the necessary funds to implement the program.

Sincerely,

Richard A. Jones
Senior Vice President

RAJ/mmk



NEW ENGLAND MERCHANTS NATIONAL BANK

February 2, 1978

Mr. Andrew M. Olins
Special Assistant to the Mayor
City of Boston
Office of the Mayor
City Hall, Boston

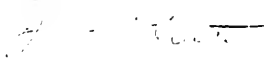
Dear Mr. Olins:

I very much enjoyed your commentary on the Boston Plan at the meeting held at City Hall on January 6. As I know you are aware, the New England Merchants has indicated its firm support for the revitalization of innercity Boston neighborhoods with a previous commitment of \$350,000 in rehabilitation funds to be used primarily in Dorchester and Mattapan. This is, of course, through the City's Homestead Program. Our experience with that program has been absolutely satisfactory and it is our pleasure to continue to go forward with it.

We would also be delighted to join with other Boston banking institutions to participate in the Blue Hill segment of the Boston Plan as a provider of rehabilitation loans on the same general terms and conditions that exist with our present arrangements with the City.

Best regards,

Sincerely,


Joseph E. Smith
Banking Officer

Jfm

18 January, 1973

Mr. Andrew M. Olits
Special Assistant to the Mayor
Office of the Mayor
City Hall
Government Center
Boston, Massachusetts 02201

Dear Andy:

The Provident is happy to continue its role in the home-strengthening program of the City.

We, too, believe that it is possible for rehabilitation of existing housing to induce more people to want to return to urban living. Any assistance in recreating a desire to live in those areas where there are good basic living opportunities will be beneficial not only for the City, but also beneficial for the Provident's depositor.

Very truly yours,

Norman McIntosh



Shawmut Bank

January 30, 1973

Mr. Andrew M. Olins
Special Assistant to the Mayor
Room 812
Boston City Hall
Boston, Ma 02201

Dear Mr. Olins:

The Shawmut Bank of Boston, N. A. supports the new approach to urban revitalization embodied in the Boston Plan: development of a partnership between the City and the private sector to maximize the impact of federal programs and to revitalize inner-city residential neighborhoods. In recognition of our support to Boston and to the strength of its neighborhoods, Shawmut Bank will participate in the Blue Hill Avenue segment of the Boston Plan.

The Shawmut Bank of Boston, N. A. will join with other financial institutions to create a Mortgage Lending Pool for up to 30 Homestead properties, representing a permanent mortgage commitment of approximately \$600,000.

As discussed at the meeting January 6, the Shawmut Bank of Boston, N. A. is pleased to work with the City to design and implement additional housing programs that are keyed to the revitalization of Blue Hill Avenue specifically and the Boston Plan generally.

Very truly yours,

R. V. Armstrong
Mortgage Loan Officer

R/rh



South Boston
Savings Bank

NEW BRIDGE LITERARY ARTS CENTER, BOSTON, MASS.

BRIDGE STREET, BOSTON, MASS.

NEW BRIDGE LITERARY ARTS CENTER

January 17, 1978

Mr. Andrew M. Oliva
Special Assistant to the Mayor
Room 812, Boston City Hall
Boston, Massachusetts 02101

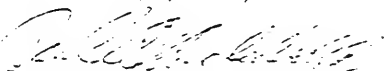
Dear Mr. Oliva:

The South Boston Savings Bank supports the new approach to urban revitalization embodied in the Boston Plan: development of a partnership between the City and the private sector to maximize the impact of federal programs and to revitalize inner-city residential neighborhoods. In recognition to our commitment to Boston and the strength of its neighborhoods, South Boston Savings Bank is pleased to participate in the Elm Hill Avenue segment of the Boston Plan.

The South Boston Savings Bank will join with other financial institutions to create a Mortgage Lending Pool for up to 20 distressed properties, representing a permanent mortgage commitment of approximately \$1,000,000.

South Boston Savings Bank, the opening January 6, 1978 City to design and implement additional housing programs that are vital to the revitalization of the Elm Hill Avenue specifically and the Boston Plan generally.

Very truly yours,


Paul A. Whitfield
Assistant Vice President



State Street Bank and Trust Company
P. O. Box 351
Boston, Massachusetts 02101
(617) 786- 3160

May 17, 1978

Mr. Andrew M. Olins
Special Assistant to the Mayor
City of Boston
One City Hall Square
Boston, Ma. 02201

Dear Andy:

I attach a copy of my letter of February 7, 1978 regarding a mortgage pool for homestead properties. I regret that you did not receive this letter; perhaps the Great Snow of February, 1978 had something to do with its not reaching you.

Sincerely,

Charles L. Short, Jr.
Vice President

CLS:kl

Enclosure

cc: Dan Morley

February 7, 1978

Mr. Andrew M. Olins
Special Assistant to the Mayor
Room 812
Boston City Hall
Boston, Massachusetts 02201

Dear Mr. Olins:

The State Street Bank and Trust Company supports the new approach to urban revitalization embodied in the Boston Plan: development of a partnership between the City and the private sector to maximize the impact of federal programs and to revitalize inner-city residential neighborhoods. In recognition of our commitment to Boston and the strength of its neighborhoods, the State Street Bank and Trust Company is committed to participate in the Blue Hill Avenue segment of the Boston Plan.

The State Street Bank and Trust Company will join with other financial institutions to create a Mortgage Lending Pool for up to 30 Homestead properties, representing a permanent mortgage commitment of approximately \$600,000. Our share of the pool will be proportionate to that of the other participating banks.

As discussed at the meeting January 6, the State Street Bank and Trust Company is committed to work with the City to design and implement additional housing programs that are keyed to the revitalization of Blue Hill Avenue specifically and the Boston Plan generally. Each segment of the Plan will be reviewed by this bank to determine the extent of our participation.

Sincerely,

Charles L. Short, Jr.
Vice President

CLS:kl

SUFFOLK
FRANKLIN
SAVINGS BANK

NEW LETTER HEAD
FEBRUARY 1968

500 FRANKLIN STREET
BOSTON, MASSACHUSETTS 02109
TELEPHONE 274-0000

January 25, 1968

Mr. Andrew W. Mills
Special Assistant to the Mayor
Room 612
Boston City Hall
Boston, Massachusetts 02011

Dear Mr. Mills:

The Suffolk Franklin Savings Bank supports the development of urban revitalization embodied in the Boston Plan. Development of a partnership between the City and the private sector to maximize the use of federal programs and to revitalize inner-city residential neighborhoods is the basis of our commitment to Boston and the strength of its neighborhood. Suffolk Franklin Savings Bank is delighted to participate in the Blue Hill Avenue segment of the Boston Plan.

Suffolk Franklin Savings Bank will join with other financial institutions to make its fair share of completed loans of the 30 Homestead properties in the Blue Hill Avenue segment of the Boston Plan.

Suffolk Franklin Savings Bank is committed to work with the City to design and implement additional housing programs as specific plans are developed.

Very truly yours,

Herbert W. Gray

WBG:s

UNITY BANK

4

Mr. Andrew M. Wilbur
Deputy Assistant City Manager
Room 1012
Boston City Hall
Boston, Mass. 02201

Partial letter to you dated 1/15/76
regarding the Hill Avenue project

Dear Mr. Wilbur:

The Unity Bank and Trust Company supports the new vision of urban revitalization embodied in the Hill Avenue development. It is a partnership between the City and the private sector to minimize the impact of federal programs and to revitalize inner city residential neighborhoods. We do not have a four corner lot in Boston and the threat of its being sold to the City and the Hill Avenue project is a partial solution to the Hill Avenue project of the Hill Avenue.

The Unity Bank and Trust Company will also be other city officials to create a new development in a North End area. The Hill Avenue project is a domestic project representing a new and modern development of a new development of 10,000.

As discussed at the meeting of January 14-17, the Unity Bank and Trust Company is prepared to work with the City to develop and implement additional housing projects that are needed for the revitalization of the Hill Avenue development and the Hill Avenue development.

Very truly yours,

Wendy F. Grant
Executive Director



WORKINGMENS CO-OPERATIVE BANK

(617) 523-4280

EVERETT P POPE
PRESIDENT

30 CONGRESS STREET
BOSTON, MASS. 02109

May 17, 1978


Mr. Andrew M. Olins
Special Assistant to the Mayor
City of Boston
One City Hall Square
Boston, Massachusetts 02201

Dear Mr. Olins:

Reference is made to your letter of May 4, 1978 relative to the City's Urban Development Action Grant application for Blue Hill Avenue.

Workingmens Co-operative Bank is interested in considering the proposed program which you have outlined therein and it is our present intention to participate therein, provided that all of the programs proposed in the Action Grant receive funding.

Yours truly,


Everett P. Pope

EPP:rc

WORKINGMENS CO-OPERATIVE BANK

6 DECEMBER 1968
FALL 1968

6 DECEMBER 1968
FALL 1968

January 13, 1968

Mr. Andrew M. Olins
Special Assistant to the Mayor
Room 612, Boston City Hall
Boston, Massachusetts 02201

Dear Mr. Olins:

The Workingmens Co-operative Bank supports the new approach to urban revitalization provided in the Boston Plan: development of a partnership between the City and the private sector to maximize the impact of federal programs and to revitalize inner-city residential neighborhoods. In recognition of our commitment to Boston and the strength of its neighborhoods, Workingmens Co-operative Bank is committed to participation in the Blue Hill Avenue program of the Boston Plan.

The Workingmens Co-operative Bank will join with other financial institutions to create a Mortgage Lending Pool for up to 20 residential properties, representing a permanent mortgage commitment of approximately \$40,000.

As discussed at the meeting January 6th, the Workingmens Co-operative Bank is committed to work with the City to design and implement additional housing programs that are keyed to the revitalization of Blue Hill Avenue specifically and the Boston Plan generally.

Very truly yours,


Robert H. Fife

UNITED STATES OF AMERICA
GENERAL SERVICES ADMINISTRATION



Region 1

John W. McCormack
Post Office and Courthouse
Boston, MA 02109

June 2, 1978

Lease Construction Project 78-304
Roxbury, Ma.

Mr. Robert F. Walsh
Director, Boston Redevelopment Authority
1 City Hall Square
Boston, MA 02201

Dear Bob:

On May 26, 1978, Messrs. Kelley and Brynt of my staff with representatives of the Department of Health, Education and Welfare and the Social Security Administration accompanied Roy Bishop, Jack Hutchinson and Alice Gray of your staff on an inspection of the two city owned sites which you identified in your letter of April 12, 1978.

The Consensus of the Government participants of this survey is that site 1, bounded by Shawmut Avenue and Roxbury Street is the more desirable. As you know, it is our desire to secure development rights to a suitable land site and advertise for construction by the private sector of a new Social Security Administration District Office for the Roxbury community. The portion of the site at the corner of Shawmut Avenue and Roxbury Street is the preferred location on the site.

There are some concerns which must be addressed before final commitments can be exchanged:

1. The intensity of site development,
We are using a 10,000 - 12,000
square foot requirement for building area, with expansion to
15,000 - 17,000 square feet during
our lease term of 10 years plus 10
years.

Will the authority require more intensive construction and if so what types of compatible use is contemplated? We expect that we will require a lot size of 30,000 square feet.

2. The Proposed New Dudley Street Phase II Construction.
The impact of this street reconstruction on the proposed site, either alternative A or B, must be determined. Your advice on the eventual choice for this work would be appreciated. We prefer that New Dudley Street not be a one way street.
3. The use of New Dudley Street as a major feeder line route for bus service from the Jamaica Plain, Roxbury Crossing, Dudley and Grove Hall zip code areas. We understand that bus service is being studied under the Orange Line relocation. Our previous traffic surveys have identified that approximately 39% of the office visitors use these bus lines. Thus, we must be sure that our office location will be adequately serviced by these lines.
4. The use of New Dudley Street as a debarkation point for Madison Park High School is seen as a negative influence. The local Social Security Manager is concerned for the safety of the elderly and does not feel that present bus parking is compatible with our use.

It is our understanding that sufficient land exists on the Northwest side of Madison Park for a proper school bus facility, and we would want this point clarified and incorporated into our agreement.

5. We have long attempted to secure adequate space for the Social Security Administration in Roxbury, Massachusetts. We have been unable to secure existing space. Thus, we are willing to commit the government to a ten year firm lease with a ten year option as an incentive to private developers to build for us, strengthen the tax base, and assist the community in maintaining and enhancing its image. Proper street lighting, parking, police protection and efforts to stem the blight on New Dudley, Washington Street and the Terminal Area will also be considered in our decision.
Several of these issues are addressed by the City's proposed Blue Hill Avenue Urban Development Action Grant. Favorable action by HUD on the items relating to the overall improvements of the Dudley Terminal business district will greatly enhance the possibilities of a favorable decision by our agency and secure the construction of new government office space by the private sector.
6. Under our existing enabling legislation our lease payments have limitations on rent imposed by the Economy Act of 1982, as amended (40 U.S.C. 278a). The use of a IDIA Project designation will be necessary

if we are to attract interest from the private sector in this project.

7. We are prepared to advertise for developers within 20 days of the date of designation, and will have our performance specifications in a Solicitation For Offers at that time. We would expect to be able to include in the Solicitation as part of the award factors or selection criteria those provisions required by the Redevelopment Authority. It is my desire that the prospective developer obtain in the Solicitation as much of the detail of GSA and the BRA requirements as possible. These details can be negotiated by our respective staff.

We are most anxious to formally select a site in the community and begin the developer selection process, and would appreciate your expeditious action on this matter.

Thank you again for your cooperation.

L.F. Bretta
Regional Administrator

6. SUMMARY OF SUPPORTING PUBLIC FUNDING COMMITMENTS

The preceding program descriptions have documented the proposed uses for the UDAG funds requested, and the private funding commitments directly related to them. The program overview has stressed that the proposed UDAG-funded activities both build on existing funded activities and represent the start of a set of targeted development initiatives whose goal is the revitalization of the entire Blue Hill Avenue Corridor.

The list below summarizes relevant supporting funding commitments. The appropriate description of on-going housing programs is contained in Section 2.2.

One immediate result of the combined efforts of several programs identified (Open Space Management and Youth Employment) will be an intensive corridor clean-up program during the summer of 1978 - affecting Blue Hill Avenue itself, vacant lots, abandoned buildings and other streets within the immediate area. The expected benefits will be two-fold -- a cleaner neighborhood and an increased sense of the city's commitment to the area. Total summer youth employment for all of the coordinated projects will exceed 300.

<u>NEIGHBORHOOD REVITALIZATION</u> <u>Community Development Block Grant &</u> <u>Capital Budget (Fiscal Year 1979)</u>	<u>PUBLIC</u> <u>FUNDS</u>	<u>PRIVATE</u> <u>FUNDS</u>
Public Housing (Code improvements)	\$ 100,000	
Homeownership Counseling	25,000	
Demolition and Boarding	60,000	
Open Space Management Program	65,000	
Street Improvements	513,000	
New Dudley Street -- Design	150,000	
Elderly Multi-Service Center	1,500,000	
Trees	15,000	
Elderly, Youth and Health Programs	275,000	
Business District -- Police Foot Patrol	87,500	
Storefront Improvements (Project "Restore")	35,000	140,000
Sub-Total	\$ 2,825,500	\$ 140,000
<u>INDUSTRIAL DEVELOPMENT</u>		
Crosstown Industrial Park		
Crosstown Arterial Street	\$10,000,000	
EDA Title I	2,200,000	
DOL Training Funds STIP	232,000	
Digital Construction -- Phase I		2,800,000
Sub-Total	\$12,432,000	\$2,800,000
<u>TRANSPORTATION</u>		
Blue Hill Avenue Reconstruction Total	\$10,000,000	
(First Phase in Grove Hall -- \$530,000)		
<u>JOB TRAINING AND EMPLOYMENT</u>		
Ceta Title I Job Training	\$ 1,000,000	
CETA Titles II & VI Public	2,000,000	
Service Employment		
Projected YES and Title III Youth	2,000,000	
Development & Job Placement		
Greater Roxbury Community Development		
Corp. -- Youth Conservation Corps.		
Direct Funding	800,000	
Sub-Total	\$ 5,800,000	
SUPPORTING FUNDING COMMITMENTS-TOTAL	\$31,057,500	\$2,940,000*

NOTE: An application for Urban Initiatives funding for the modernization of the Orchard Park Public Housing Project is now in preparation, in replacement of the funds sought in the original UDAG application.

* Includes only first phase of initial development parcel in Crosstown Industrial Park.

7. EMPLOYMENT IMPACT

The following table summarizes the estimated job creation and retention impact of the proposed programs. It should be noted that the figures deal only with impacts directly stemming from UDAG-funded activities. Other potentials, such as the projected 1,000 jobs to be created through the construction of the Digital plant in the Crosstown Industrial Park, are, to some extent, dependent upon successful efforts to reclaim surrounding residential properties. However, these secondary employment benefits are not included.

<u>Program Component</u>	<u>Construction Jobs</u>	<u>Permanent Jobs</u>	<u>Retained Jobs</u>
Residential Rehabilitation	109		
Neighborhood Public Improvements	52		
Business Renovation	170	84	110
Shopping Mall	162	250	20
TOTALS	493	334	130

SOURCE:

Research Department, Boston Redevelopment Authority; Survey Results, Employment and Economic Policy Administration. Based on average annual construction wage of \$17,000, construction payroll at 55% of total construction cost, 300 sq.ft. per worker in new commercial space, and 75% of total 100,000 sq.ft. of space in new Mall occupied by new businesses.

8. SUMMARY OF PROGRAM AND BUDGET BY ACTIVITY

ACTIVITY	RESIDENTIAL COMPONENT		BUSINESS REHABILITATION		SHOPPING MALL		TOTAL	
	UDAG	Private	UDAG	Private	UDAG	Private	UDAG	Private
1. Land acquisition								
2. Streets & site improvements	1,400,000		400,000	400,000	300,000		700,000	400,000
3. Parking facilities			250,000		700,000		2,350,000	
4. Foundations & platforms								
5. Pedestrian malls								
6. Water & sewer facilities	200,000						200,000	
7. Clearance & demolition	200,000						200,000	
8. Rehabilitation								
a. Commercial			1,022,000	7,300,000*			1,022,000	7,300,000
b. Industrial								
c. Residential	2,200,500	3,091,000					2,206,500	3,091,000
9. Construction						5,000,000		5,000,000
a. Commercial								
b. Industrial								
c. Residential								
10. Relocation					500,000		500,000	
11. Other (see Sec. 4 for summary of related funding commitments)								
12. Administrative costs (3%)	120,200		50,200				215,400	
13. Subtotal (sum/line 1 through 12)	4,126,700		1,722,200		45,000		7,393,900	
14. Contingencies (not to exceed 10% of line 13)(48)	165,100		62,200		1,545,000		287,300	
15. Program Income					60,000			
16. Total Cost	4,291,800	3,091,000	1,784,400	7,700,000*	1,605,000	5,000,000	7,681,200	15,791,000

* Includes \$2,000,000 in SBA-guaranteed loan requiring no additional public support.

The following letters represent a sample indication of the broad base of community support for the proposed Blue Hill Avenue UDAG Program.

While the Blue Hill Avenue Commission has played the leading role in providing community input during the UDAG planning program, these letters indicate the level of participation and support from organizations and individuals whose programs bear a direct relationship to the activities proposed under the UDAG program. In addition, letters were obtained from 54 businesses indicating their interest in participating in the proposed commercial revitalization program.

DUDLEY TERMINAL MERCHANTS ASSOCIATION

Roxbury, Massachusetts 02119

May 23, 1978

Mr. Emanuel P. Horne
Economic Policy Coordinator
Employment & Economic Policy Admin.
15 Beacon Street - 5th Floor
Boston, Mass. 02108

Dear Mr. Horne:

On May 9, 1978 the Dudley Terminal Merchants Assoc., Inc. elected me their new President for the 78-79 Administrative year.

The Association has a membership of approximately fifty businesses in the immediate proximity of Dudley Terminal. We are in the process of seeking out new members to get their ideas and participation to make Dudley a safe and clean shopping district.

The area supports approximately one thousand jobs, including retail shops, manufacturing concerns, and public institutions. We as an Association want to protect these jobs, and work towards providing more jobs for area residents. We understand that if revitalization of the area is to be successful it will depend on the combined efforts of local, city, state and federal authorities. We are very thankful for the efforts of the city, through the Neighborhood Business District Program, and other City departments.

The Association feels that efforts in the area of "Capital Improvements (lighting, streets, etc.), Security, and Clean Up should be supported. We would also be supportive of "Incentive Programs" to enhance Business Development. The possibility of developing a "Mall" type shopping area should be considered.

Our Association supports the UDAU proposal being submitted by the City of Boston, and we are willing to work closely with the City in their efforts to improve the neighborhoods of Boston.

On behalf of the Association I would like to thank you.

Very truly yours,
William R. Crayton
William R. Crayton
resident

DUDLEY TERMINAL MERCHANTS ASSOCIATION

Roxbury, Massachusetts 02119

May 18, 1978

Mr. Larry Hogan, Business Specialist
The Mayor's Neighborhood Business Program
5 Doane Street
Boston, MA

Dear Larry:

The Dudley Terminal Merchants' Association appreciates the opportunity to present our views concerning the needs of the Roxbury community. The Association is a private, non-profit corporation dedicated to improving the economic, physical and socio-cultural environment of the Dudley Terminal area and all of Roxbury. Membership is open to all privately-owned establishments in Roxbury, with special emphasis on those located in the Dudley Terminal business area.

The Dudley Terminal Merchants' Association welcomes retail merchants, banks, service businesses, professional people, real estate owners, manufacturing and distribution establishments to actively participate with us in the regeneration of economic strength in the Roxbury community. As a group of independent merchants and business people we have already made a firm commitment to Roxbury. We are already equal opportunity/affirmative action employers -- we are here now and we plan to stay. We have invested our time, effort and capital resources in this community - in order to survive we must grow, and our growth is linked to the success and prosperity of the Dudley Terminal area.

The Mayor's Office, the Neighborhood Business Program and other City agencies have already consulted with the Merchants' Association regarding the issues of police protection, sanitation programs, beautification, creation of public parking areas, improvement of public roadways, the removal of dilapidated housing and commercial properties and a second annual Dudley Summer Festival. Thanks to your efforts, Larry, an on-going dialogue has been set up between the Merchants and the City Administration. Our participation has helped to influence City funding of both the Restore program and a foot and mounted patrol program during the summer months.

During the past decade, the City Administration of Boston has attempted to redefine the needs of the city in terms of its people and their neighborhoods. Programs such as the Little City Halls and the Neighborhood Business Program are direct outgrowths of this endeavor. Previous administrations excessively stressed Urban Renewal at the expense of local populations in places like the West End. Too many buildings and roads were constructed and tunnels dug without concern for the environmental and economic impact that these projects would have on the local neighborhoods.

The Dudley Terminal Merchants' Association supports the new Blue Hill Ave. plan that now includes the Dudley Terminal area. The Dudley Terminal area is one of the great old neighborhood areas of Boston. Dudley Station was, in it's heyday, a landmark of transportation architecture; however, times change as do the needs of a neighborhood and it's people. The Dudley Terminal area is currently in need of major capital improvements in it's streets, lighting, sanitation systems and public roadways. As a group of merchants, we would like to see the following improvements instituted in our area as a result of the new Blue Hill Avenue plan:

- (1). Removal of the Elevated tracks along Washington Street while maintaining Dudley Station as a major MBTA transfer terminal;
- (2). Improving the traffic patterns and access roads into the Dudley Station area, allowing for more efficient flow of traffic without impairing the character of the neighborhood;
- (3). Maintaining the campus of Roxbury Community College within the lower Roxbury-Dudley Terminal area;
- (4). Modernizing street lighting within the Terminal area;
- (5). Modernizing the antiquated sewerage and waste-disposal systems serving the Dudley area;
- (6). Removal of dangerous, abandoned, and dilapidated housing and/or commercial buildings;
- (7). Preparing a plan for further study of the possible advantages of using the Dudley Station building as a shopping mall - a recycling process similar in concept to the Quincy Market project in downtown Boston;
- (8). Construction of a series of mini-parking areas within the Dudley area within convenient walking distance of local businesses;
- (9). Continued improvement of area police and security programs, making the Dudley area a safe place to shop;
- (10). A public relations campaign which stresses the advantages of public and private investment in the Dudley Terminal-lower Roxbury area - a program that is dependent on substantial improvements in the area prior to it's inception.

(11). A refunding of the Neighborhood Business Program's Besure project with the following new guidelines that a merchant will be eligible for a 70% rebate on all security expenditures up to a maximum of \$1,500 per establishment, which would encourage the smaller, poorly capitalized merchant to upgrade his establishment security without enduring prohibitive start-up cost;

(12). Enlarging the Neighborhood Business Program's Restore project by providing a rebate of up to 50% of all expenses for the first \$2,000 of investment and 25% of all expenses over \$2,000 to a maximum dollar rebate of \$4,000;

(13). An active campaign to recruit a pharmacy, 3 new bank branches, an insurance company office building, a multi-purpose theatre, an art gallery, a museum of Afro-American culture and history, a major bookstore and several restaurants, especially family-style restaurants open in the evenings; and

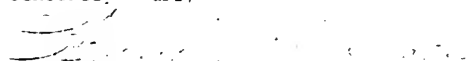
(14). Relocation of some City agency offices into the area, exemplifying the commitment of City officials to revitalizing the area.

The merchants of the Dudley Terminal area are concerned about up-grading and improving their investments. Many store-fronts have been refurbished, merchants have taken advantage of the Besure Program to install new security devices and a new professional building is being planned for the area. Both City and Federal Governments have invested millions of dollars in the last five years for the construction of a new high school, new units of housing behind Ruggles Street, the Courthouse and Police Station complex and the Federal office building. The Dudley area is at a watershed in it's development - the investment of public monies has produced new jobs and a renewal of private investment in the area. At this point the careful injection of public funds which we have requested will, we feel, trigger a major resurgence of private investment in the area.

Larry, we are not looking for handouts. The merchants in our Association have access to capital and investment resources in the private sector. We are not dependent upon Small Business Administration loans or Federal Economic Disaster grants for our credit. However, as prudent investors, we wish to see the City of Boston and the Federal Government restore the capital facilities of our area and improve it's general ambience before we risk our admittedly limited seed money.

Once again, Larry, the members of the Dudley Terminal Merchants' Association would like to thank you for your continual efforts on our behalf. The City needs more people like you working in and for it's neighborhoods.

Sincerely yours,



Henry M.J. Bongi
Secretary
Dudley Terminal Merchants' Association



Marvin E. Gilmore, Jr.
General Manager

May 23, 1978

Patrick Jones
Rollins Ross
Co-Chairmen
Blue Hill Avenue Commission
460 Blue Hill Avenue
Roxbury, Massachusetts 02119

Gentlemen:

On behalf of the Community Development Corporation of Boston, Inc., I would like to take this opportunity to offer both praise and continued support for the Commission's initiative and creativity for the development of the Blue Hill Avenue Area. This Blue Hill Avenue proposal clearly demonstrates how the city can effectively utilize federal financial assistance to coordinate and organize a development process that will remedy some of our city's major problems and preserve our community as a viable place to live and work.

The CDC is a private non-profit economic development organization whose main objectives include: (1) To expand employment for community residents; (2) To develop new and well-planned manufacturing facilities; (3) To revitalize underutilized land in the community through well planned site improvements; and (4) To provide community control and direction over the local economy.

Currently, the CDC of Boston along with the Economic Development and Industrial Corporation of Boston, Inc. (EDIC) are co-developing the CrossTown Industrial Park which constitutes the northern section of the Blue Hill Avenue project area. The CrossTown Industrial Park is approximately 40 acres of vacant and blighted land located at Massachusetts Avenue and Albany Street which lies adjacent to the proposed CrossTown Arterial Street up to Eustis Street on its western boundary.

To date, the CDC of Boston has secured the Digital Equipment Corporation of Maynard, Mass. as the Park's first major anchor tenant. Construction of Digital's 58,000 square foot manufacturing facility on a 5.5 acre site is expected to begin this summer. The combined private and public investment has been projected at approximately \$2.9 million. Once completed, the facility will provide upward of approximately 300 permanent jobs.

Patrick Jones
Rollins Ross
Co-Chairmen
Blue Hill Avenue Commission
May 23, 1978
Page Two

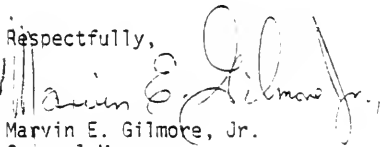
Along with the Digital Project the CDC of Boston is developing final plans to completely renovate the Baltimore Brush Building an existing multi-story manufacturing facility to be used as "incubator space" for small and minority owned businesses. Through EDA's assistance a total investment of \$1.8 million will produce an additional 100 permanent jobs for the community. Continued development activities for the remaining acreage will provide increased job opportunities for local residents and create an improved standard of living for what is now an economically depressed area.

With further regard to Blue Hill Avenue industrial development, the commercial revitalization of Grove Hall, the upgrading of residential neighborhoods, restoration of the Orchard Park Housing Project and improvements in transportation linkages constitute the necessary components that will provide continuity and consistency for overall economic and social betterment for our community residents.

It is the benefits from these projects that can stimulate our youth, encourage our middle aged, and provide security for our senior citizens. The joint efforts and participation between the City of Boston, its agencies, community groups and citizens are to be commended for their concerns and tireless dedication in fulfilling the needs of our communities.

Again, I would like to thank you and your colleagues for your continued efforts to transform the Blue Hill Avenue Plan into a reality. In our efforts to attract new industry into the city and create new employment for our neighborhoods, the CDC of Boston stands ready to continue our support and assistance in bringing this proposal to its fruition.

Respectfully,



Marvin E. Gilmore, Jr.
General Manager

MEG:jr./mll

January 17, 1978

Mayor's Office/City of Boston
City Hall Plaza
Boston, Massachusetts

Attention: Office of Program Development


To Whom It May Concern:

The Grove Hall Development Council, an organization representing, The Prince Hall Grand Lodge, The Masika, Morque II, United Community Development Workers, Freedom House Community Center, Blue Hill Merchants, Property Owners Association and the Multicultural Alliance, would like to express its support for the application for funds, under the Housing and Urban Development Department, Urban Development Action Grant, for the purpose of making public improvement in the Grove Hall area and along Blue Hill Avenue in Roxbury.

The proposed public improvements are consistent with the development efforts that are being initiated by the Grove Hall Local Development Corporation. This program emphasizes preservation and rehabilitation of existing commercial structures and the availability of property and business ownership opportunities to local citizens in conjunction with the Banking Insurance and Real Estate Business Administration's participation. A commitment for financing from a local bank will enable the rehabilitation program to start in the Spring of 1978, however, a great need exist for some public improvement as a demonstration of support for our organization's efforts to turn the neighborhood around.

It is, in our opinion, an opportunity to link the community, public and private sectors efforts in a common bond to gain an economic benefit for an inner city neighborhood revitalization program.

Sincerely,


President

UNITED COMMUNITY DEVELOPMENT, INC.

84 State Street, Boston, Massachusetts 02109

telephone 617 742-0378

May 24, 1978

Patrick Jones and
Rollins Ross, Co-Chairmen
Blue Hill Avenue Commission
460 Blue Hill Avenue
Roxbury, Massachusetts 02119

Re: Urban Development Action Grant

Gentlemen:

For the past 10 years, we have been involved in the development and management of multi-site, inner-city housing. A substantial number of these units are in Boston, Roxbury and North Dorchester, so we are fully aware of the neighborhood development problems in these areas.

Having been involved in this area, we are only too aware of the dynamics of urban change, and we are most concerned about continuously upgrading our community.

The Blue Hill Avenue area desperately needs the help and programs that would be generated by the Urban Development Action Grant. For this reason, we wish to express our full and wholehearted support for HUD's Urban Development Action Grant, and we most definitely urge its approval.

Very truly yours,

Lawrence R. Smith,
President

LRS:sr



BOSTON ZOOLOGICAL SOCIETY

May 24, 1978

Mr. Patrick Jones
Mr. Rollins Ross
Co-Chairmen
Blue Hill Avenue Commission
460 Blue Hill Avenue
Dorchester, Mass. 02121

Dear Sirs:

For the Staff and Board of Directors of the Boston Zoological Society, I wish to express our unanimous support of the Blue Hill Avenue UDAG Proposal. It was a disappointment that the first UDAG Proposal was not accepted for funding, however, it is our strong hope that during this review it will be favorably acted upon.

As a member of the Blue Hill Avenue Commission I have come to respect the level and quality of work done on the research and documentation of this proposal by both the Blue Hill Avenue Commission and the City employees. This community endeavor now needs Federal help.

Just as the \$14 million dollar Phase I construction plan for Franklin Park Zoo is important to this community, we strongly feel that the economic development of Blue Hill Avenue is also important to the zoo. It is our hope that the new zoo will be one of the stabilizing cornerstones for the redevelopment of this entire area but neighborhood reclamation and revitalization are certainly crucial to its success.

Sincerely,

Timothy Anderson
Executive Director

TA/amo

Marilyn Rollins
5 Marcella Street
Roxbury, Massachusetts 02119

May 23, 1978

Mr. Patrick Jones
Co-Chairperson
Blue Hill Avenue Commission
460 Blue Hill Avenue
Boston, Massachusetts 02124


Dear Mr. Jones:

I am writting this letter in support of the City's application for Urban Development Action Grant Funding.

I have been living in the Roxbury Community for over twenty five years. I have seen attempts on part of various organizations and local government to build up various sections of this City with little or no results. What makes this different in its application is the cooperation between the community and the City government to work together to assure that this application is truly what is needed and wanted within this community. This community is a melting pot of all ethnic groups.

I can think of no better way to spending federal dollars than to provide a safer and healthier enviornment for everyone by supporting this application to U.D.A.G. for funding of the Blue Hill Avenue package.

- Sincerely,



Marilyn Rollins

Paula J. Waters
11 Moreland Street
Roxbury, Massachusetts 02119
May 26, 1978

Mr. Patrick Jones
Chairman
Blue Hill Avenue Commission
460 Blue Hill Avenue
Roxbury, Massachusetts 02121

Dear Mr. Jones:

As a resident of the Sav-More community, I would like to register my support of your efforts to obtain U.D.A.G. funding for the Blue Hill Avenue Corridor.

I feel that the monies would enable the City to alleviate some of the housing and business development problems which have plagued the area for years, thereby making available more jobs and housing opportunities for community residents.

I am hopeful that the incoming monies will have the desired spiral effect so that the changes in the neighborhoods will be lasting and meaningful.

Please continue your good work, and continue to keep us informed concerning plans and strategies. If I may be of any assistance, even if in spreading information, please contact me.

Sincerely,



Paula J. Waters



BOSTON ZOOLOGICAL SOCIETY

May 24, 1978

Mr. Patrick Jones
Mr. Rollins Ross
Co-Chairmen
Blue Hill Avenue Commission
460 Blue Hill Avenue
Dorchester, Mass. 02121

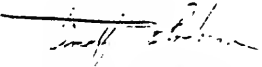
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Sincerely,



Timothy Anderson
Executive Director

TA/amo



THE MOST WORSHIPFUL PRINCE HALL GRAND LODGE

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MASONIC TEMPLE

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(617) 445-1145

OFFICE OF GRAND MASTER

May 31, 1978

Mr. Emanuel P. Horne

15 Beacon Street Room 51

Boston, Massachusetts 02108

Dear Mr. Horne:

We the Prince Hall Masons endorse and support the Urban Action Development Grant for Blue Hill Avenue for housing and commercial revitalization.

Our Masonic organization was founded on March 6, 1775 which is over two hundred years old. Our membership is over 5,000 and still growing. Our State headquarters is located in the heart of Grove Hall area and we are owners of one third of the properties in the Grove Hall Area.

We feel it is absolutely necessary for Federal assistance in order to improve the conditions in the Grove Hall Area.

Very truly yours,

Andrew J. Speers
Grand Master

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